جامعة اليرموك

كلية الاقتصاد والعلوم الإدارية

قسم المحاسبة

:DžƐNjǅyƓ ɓĭŧ ƨ ƜƑDž ƕǁƑ ƨ ɓ

"ƕĭǆƑDžȸǁƐ ƕĭɓƑƜŧǁƐ ƥNjǆƓǁƐ Ĭ ʒ ƕĭǁNjǝ ƨ DžǁƐ ƕƓ ƨ ƑƟDž !Ƒƣǆ ƼĭƓƯŧ njƍDž"

”The Extent of Implementing Responsibility Accounting System in Omani Commercial Banks”

ƍƐƍøƳƋ

ĬƓɓƑƟDžǁƐ DžƑƻŧƍǀ DžƓ ƍDžƟDž DžƓ üűǉ

ƹ ƐɓƗƋ

ăɓDžyǁƐ ƍDžƟDž ƍDžƟƈ ɓNjŧǀƍǁƐ ƤƑŧ ƨ ǗƐ

2013/2014 üNjǗƐ Ĭ ƨ ƐɓƍǁƐ üƬƻǁƐ

"مدى تطبيق نظام محاسبة المسئولية في البنوك التجارية العُمانية"

"The Extent of Implementing Responsibility Accounting System in Omani Commercial Banks"

إعداد الطالب

هلال بن محمد المحاربي

بكالوريوس رياضيات، كلية التربية بنزوى

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الدكتور اياد عيسى السرطاوي:..عضواً.

أستاذ مساعد، المحاسبة، جامعة اليرموك

الدكتور زياد محمد زريقات:..عضواً.

أستاذ مشارك، العلوم المالية والمصرفية، جامعة اليرموك

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:Ĭ!Ǵƶƙ Ÿƒ ýǴp

ȻǾƑŁƳ ǽĂǁƋ ĐǎǸǰƥĬƨǸǰ ĐǎǸǰǎǕĐǎǸǰǸǰ ŁǰǏǸǰƨƥǸǰ ǃǍǂĐǎƳ Łǰǂǁǁ ǹǰƥǐƨẓ ƐǸǰǂĐǎƳƐ ȗǔǎǸǰķ

ĐǒŨƶ!ƒ Ÿƒ ƽƥȚ .ƙĐǎǸǰǂĐǎǇǂ ǃǍǂǎǍ ƑĐǎǴ ǃǍǒǴǍƺ ǛǷƑǸǈǂǁǁƐǸǰ Ǆƒ ǏƸǁǁƐ

[105 ƕǐƆ :ƕǴǸǰǂǁǁƐ ƴƥǸǰƨ]

[illegible]

[illegible]

[illegible]

[illegible]	[illegible]	[illegible]
124	[illegible]	1
131	[illegible]	2
132	[illegible]	3
133	[illegible]	4

ț ƆǀŧDŽǁǃ

ÜƙŭďƑDŽƴǁǃ ƙŭþƑǙŧǁǃ ƿNjďĜǁǃ Ĭʒ ƙŭǁNjəƨDŽǁǃ ƙĜƨƑƟDŽ !ƑưƙŽ ƼĭĜƲŧ njǭDŽ ÜþďơďŽ LJƙ ýǚNj ÜŎƙƧĜơďž!ƒ

.(ĭƧďžƶ!ƒ þďơďŽ þďơD .þ .D : ƧƧTďž!ƒ) .Ďž2013 Üǁ ĂďƧŏ!ƒ ŧƶďĜɳ ÜƧŏƙɿɳĜďž ŧ!Ĝɿ Ƨ

ŧŏƧĜɳƙ!ƒ ǁĂǉƙ!ƒ Ŏ5 ŧŏ!ĂƑɿďž!ƒ ŧƙɿĜơďž ĎžĜƲLj ȿŏƙƱƙ ăþďž ĬǁƵ ƧƧƶƙ!ƒ Ĭ!ǫ ŧɿƒƧþ!ƒ ljŖNj Ƙ5þNj

ƒ ƬƤƙ!ƒĂ ÜŎďǁƶ!ƒ ýNjƋďž!ƒ) ŧŏƽŏƲĂ!ƒĂ ŧŏ5ƒƧƷĂďŏþ!ƒ ƘƒƧŏʒƙďž!ƒ ƲʼƶƙƧƛD ŧ5Ƨƶďž ǁ!ŖŧĂ ÜŧŏǉĜďžƶ!ƒ

Ŏƙ!ƒ ǁĂǉƙ!ƒ ȿŏƙƱƙ ŧɳƧþ! LJŏǁďĜƶ!ƒ Ƨŏþǀƙ ĬǁƵ (ǀƧƙƤ!ƒ ƘƒĂǉɿ þþƵĂ ÜŎƽŏƲĂ!ƒ Ĭďžɿďž!ƒĂ ÜŎďǁƶ!ƒ

ƘĜďžĂǁƶďž!ƒ ĎžĜƲLjĂ ÜŎďžŏƲǉƙ!ƒ ýŧŏnj!ƒ :LJďž ýŧƙ ŧǁƛďžƙďž!ƒĂ ŧŏ!ĂƑɿďž!ƒ ŧƙɿĜơďž ĎžĜƲLj þĜƶƙǕ ĜnjŏƼ LJĂǁďžƶŏ

ĎžĜƲLjĂ ÜŧŏƧĂþ!ƒ ƇƒþǕƒ ƧŏƧĜǀƙ ĎžĜƲLjĂ ÜŧŏƱŏƱƤƙ!ƒ ƘĜǉƨƒĂďž!ƒĂ Ƨŏ!Ĝŧƙǁ! ĭƧĜŏƶďž!ƒ ĎžĜƲLj!ƒĂ ÜŎƙɿĜơďž!ƒ

ĜnjďžƒĂƿ Ʒǁƙ ŧŏƒƒĂTƵ ŧǉŏƵ ĬǁƵ ĜnjƶŏƨĂƙĂ ŧǉĜƙƙɿƒ ƧŏĂƱƙ Ďžƙ ŧɿƒƧþ!ƒ Ƨ ƒþNjD ȿŏǀơƙ ƘĜŏĜʒ!Ă .ƨ5ƒĂơ!ƒ

ŧơ!ĜƬ!ƒĂ ŧƶɳƙƧďž!ƒ ƘĜǉĜƙƙɿǙƒ þþƵ ƷǁƙĂ ÜŧŏǉĜďžƵ ŧŏƧĜɳƙ ǁĂǉƙ (7) Ŏ5 LJŏǁďĜƶ!ƒ LJďž ƭþƧ5 (155)

ƘǁƬĂƙĂ .ŧƵƨĂďž!ƒ ƘĜǉĜƙƙɿǙƒ þþƵ LJďž (42.58%) ƘʒǁƙYĜɳƧǫ ŧƙɿǉƙĂ ÜŧǉĜƙƙɿƒ (66) ýŏǁơƙǁ!

ŧŏƧĜɳƙ!ƒ ǁĂǉƙ!ƒ Ŏ5 ŧŏ!ĂƑɿďž!ƒ ŧƙɿĜơďž ĎžĜƲLj ȿŏƙƱƙ ƘĜďžĂǀďž Ƨ5ƒĂƙ :ĜnjďžNjD ǋƑĜƙLj lþƵ Ĭ!ǫ ŧɿƒƧþ!ƒ

ýĂơƙ ŧŏ!ĂƑɿďž!ƒ ŧƙɿĜơďž ĎžĜƲLj ȿŏƙƱƙ ŧŏǁďƵ ýǚƤ ƘĜƙĂƶƬ!ƒ ƲʼƶƙþĂɳĂĂ ÜŧŏĜƵ ŧɳƧþƙ ŧŏǉĜďžƶ!ƒ

Ŏ5 ŧŏƑĜƬơǫ ŧ!Ǚþ ƘƒŖ ƘĜþĂƧ5 þĂɳĂ ĎžþƵ LJƵ ŧɿƒƧþ!ƒ Ƙ5Tŧ Ĝďžŧ Üȿŏƙƙƙ!ƒ ŧŏǁďƵ ýĜďžŧƙɿƒ LJĂþ

ŧŏ5ƒƧƷĂďŏþ!ƒ ýďžƒĂƶ!ƒ Ĭ!ǫ ăƨƶƙ ŧŏǉĜďžƶ!ƒ ŧŏƧĜɳƙ!ƒ ǁĂǉƙ!ƒ Ŏ5 ŧŏ!ĂƑɿďž!ƒ ŧƙɿĜơďž ĎžĜƲLj ȿŏƙƱƙ ăþďž

ŧŏƙŏƧþƙ!ƒ ƘƒƧĂþ!ƒ þlƵ :ĜnjďžNjD ƘĜŏƬĂƙ!ƒ LJďž ŧƵĂďžɳďž ĎžŏþǀƙƘ Ďžƙ ŧɿƒƧþ!ƒ ǋƑĜƙLj ĬǁƵ ǠĜǉƙĂ .ĎžĜƵ ƴŧTƙ

ĎžĜƲLj ƧƒƧǫĂ ÜŧƛŏþơƇ ŧŏƙɿĜơďž!ƒ ŧďžƲLjǕƒ ydž ýďžĜƶƙǁ! ĎžnjǁŏNjƋƙ ýɳD LJďž LJŏƽƲĂďž! ŧŏƵĂLj!ƒĂ ŧƬƬƤƙďž!ƒ

.LJŏƽƲĂďž!ƒ ŧ5Ĝŧ LJŏƙ ŧ!ƒþƶ!ƒ ĬƵƒƧŏ ýĜƶ5 ƨ5ƒĂơ

.LJĜďžƵ ÜŧŏƧĜɳƙ!ƒ ǁĂǉƙ!ƒ ÜŧŏǁĂƑɿďž!ƒ ŧƙɿĜơďž ĎžĜƲLj :ƙŭƟƑƧDŽǁǃ lƑDŽŧǀǁǃ

üǋǰǛǫ üƬƻǁǫ

ƕƨǫƥƣǂǁ !ƑƴǁǫƥƑƲǕǫ

ƕƊǍƣƪǋǁǫ **1-1**

ƕƨǫƥƣǁǫ ƕǂƏƨƈǋ ƕǂǀƪǍ **2-1**

ƕƨǫƥƣǁǫ ƕǓǋǉƈ **3-1**

ƕƨǫƥƣǁǫ Ʃǫƣǉƈ **4-1**

ƕƨǫƥƣǁǫ ǀƑǓƮƥƺ **5-1**

ƕǓƏǫƥƜǕǫ ǀƑƸǓƥƴǂǁǫ **6-1**

ƕǁƑƨƥǁǫ ƯƲƣǍ **7-1**

[illegible]

[illegible]

[illegible] (1-1)

[illegible] .(2011 [illegible])

[illegible] .(2003 [illegible])

[illegible]

[illegible] (2-1)

[illegible]

[illegible]

[illegible]

1 - [illegible]

2 - [illegible]

3 - [illegible]

(3-1)

1 -

2 -

3 -

4 -

DžǴƲǈ ƽǒǜƱƙ ƚǒďǋǊǅ ǎƥď ǇƵ ǑǈǴďǆ!ƒ Ǒ5ƧƮď!ƒ ƳǴƱl!ƒ ǑƵǍ ƥǴǒƨ ǏǅƵ ƚƪƒƨƥ!ƒ ǉǇǋ ǊƑǴǨǈ ƥƵǴƪƙ -5

.ƚƪƒƨƥ!ƒ ǴǋƧ5Ǎƙ Ǒƙ!ƒ ƘǴďǍǅƶď!ƒ ýűƤ ǇƋď ƚǒ!ǍƑƪď!ƒ ƚǜƪǴơď

:ǜƨƐƥqlƐ ƹ ƐqƖjƈ (4-1)

:Ǐ!ǫ ƚǒ!Ǵơ!ƒ ƚƪƒƨƥ!ƒ ƻ ƥǌǩƙ

ƚǒƧǴƞƙ!ƒ ǁǍǈǜ!ƒ Ǒ5 ƚǒ!ǍƑƪď!ƒ ƚǜƪǴơď DžǴƲǈ ƽǒǜƱƙ! ƚďƨű!ƒ ƘǴďǍǀď!ƒ Ƨ5ƒǍƙ ǎƥď ƚ5Ƨƶď - 1

.ƚǒǈǴďǆ!ƒ

.ƚǒ!ǍƑƪď!ƒ ƚǜƪǴơď DžǴƲǈ ƽǒǜƱƙ Ǒ5 ƚǒǈǴďǆ!ƒ ƚǒƧǴƞƙ!ƒ ǁǍǈǜ!ƒ ǊƞƒǍƙ Ǒƙ!ƒ ƘǴǜǍƶƮ!ƒ ƚ5Ƨƶď - 2

ƽǒǜƱƙ Ǒ5 ƚǒǈǴďǆ!ƒ ƚǒƧǴƞƙ!ƒ ǁǍǈǜ!ƒ ǇǑǜ ƚǒƑǴƮơǫ ƚ!Űƥ ƘƒƦ ƘǴƥǍƧ5 ǁǴǈǊ ƘǈǴƗ Ǉǫ ƚ5Ƨƶď - 3

.ǇǑǜǒƞƙƪďǅ! ƚǒ5ƒƧƹǍďǒƥ!ƒ ýďƒǍƶ!ƒ Ǐ!ǫ ǎƨƶƒ ƚǒ!ǍƑƪď!ƒ ƚǜƪǴơď DžǴƲǈ

:ƕƨƐþƣǁƐ ǀƑĭƮþƺ (5-1)

:Ƚŏ!ƓƙĭƒƘƓŏƣƧƽ!ƒƚƸƓŏƮ ƊƙþƖƼÜƚƪƒƧþ!ƒƘƓŏƓƸ ƭŏǀƣƙ!

:Ĭ!ĂŪƒ ƚƪŏƑƧ!ƒ ƚŏƣƧƽ!ƒ

.ƚŏǇƓƊƸ!ƒ ƚŏƧƓƞƙ!ƒ ǁĂǇƕ!ƒ ăþ! ƚŏ!ĂƑƪƊ!ƒ ƚƕƪƓƣƊ ƊƓƱǇ ƭŏƕƷƙ ƘƓƊĂǀƊ ƧƽƒĂƙƙ Ů

:ƚŏƵƧƽ ƘƓŏƣƧƽ ǀþƶ! ƚŏƣƧƽ!ƒ ǇƦǋ ƊƪǀǇƙĂ

.ƚŏƊǀƶ!ƒ ƩƪǕ! ƓǀƽĂ þƶƊ!ƒ ŎƊŏƱǇƙ!ƒ ýƚŏǌ!ƒ ƚŏǇƓƊƸ!ƒ ƚŏƧƓƞƙ!ƒ ǁĂǇƕ!ƒ ăþ! ƧƽƒĂƙŏ Ů -1

.ýƊƓƬĂ ƧĂƷƙƊ ŎƕƪƓƣƊ ƘƓƊĂǀƶƊ ƊƓƱǇ ƚŏǇƓƊƸ!ƒ ƚŏƧƓƞƙ!ƒ ǁĂǇƕ!ƒ ăþ! ƧƽƒĂƙŏ Ů -2

ƘƓǇƨƒĂƊ!ƒĂ ƚŏƧƓŏƶƊ!ƒ ƻŏ!ƓƚƙĭƒĬǀƵ ƨƚƙƧŏ ĭƧƓŏƶƊ ƊƓƱǇ ƚŏǇƓƊƸ!ƒ ƚŏƧƓƞƙ!ƒ ǁĂǇƕ!ƒ ăþ! ƧƽƒĂƙŏ Ů -3

.ƚŏƷŏƷƤƙ!ƒ

.ƚŏƧĂþ!ƒ ƇƒþŪƒ ƧŏƧƓǀƙ! ýƓƸƽ ƊƓƱǇ ƚŏǇƓƊƸ!ƒ ƚŏƧƓƞƙ!ƒ ǁĂǇƕ!ƒ ăþ! ƧƽƒĂƙŏ Ů -4

.ƨƽƒĂƣǀ! ýƓƸƽ ƊƓƱǇ ƚŏǇƓƊƸ!ƒ ƚŏƧƓƞƙ!ƒ ǁĂǇƕ!ƒ ăþ! ƧƽƒĂƙŏ Ů -5

:ƚŏǇƓƛ!ƒ ƚƪŏƑƧ!ƒ ƚŏƣƧƽ!ƒ

.ƚŏ!ĂƑƪƊ!ƒ ƚƕƪƓƣƊ ƊƓƱǇ ƭŏƕƷƙ ƘƓƊĂǀƊ Ŏƽ ƚŏǇƓƊƸ!ƒ ƚŏƧƓƞƙ!ƒ ǁĂǇƕ!ƒ ǋƞƒĂƙ ƘƓƕĂƶƮ þƞĂƙ Ů

:ƚƛ!ƓƛƸ!ƒ ƚƪŏƑƧ!ƒ ƚŏƣƧƽ!ƒ

ƚƕƪƓƣƊ ƊƓƱǇ ƭŏƕƷƙ ƘƓƊĂǀƊ Ŏƽ ƚŏǇƓƊƸ!ƒ ƚŏƧƓƞƙ!ƒ ǁĂǇƕ!ƒ ǇŏƕƚŏƑƓƮƣƹ ƚ!Ůþ ƘƒƦ ƘƓþĂƧƽ þƞĂŏ Ů

þþƵĂ ÜŎƊǀƶ!ƒ ƒ ƮƤƙ!ƒĂ ÜŎƊǀƶ!ƒ ýǊƌƊ!ƒ) ǇŏƕŏƞƙƪƊǀ! ƚŏƽƒƧƸĂƊŏþ!ƒ ýƊƒĂƶ!ƒ Ĭ!ƹ ăƨƶƙ ƚŏ!ĂƑƪƊ!ƒ

.(ŎƽŏƱĂ!ƒ ĬƊƪƊ!ƒĂ ÜýƊƶ!ƒ ýƓƞƊ Ŏƽ ǀƧƕƤ!ƒ ƘƒĂǇƪ

[illegible] (6-1)

[illegible]

[illegible] (2009 [illegible]).

[illegible]

[illegible] (Bhimani et. al, 2012).

[illegible]

[illegible] (2002 [illegible]).

[illegible]

[illegible] (2010 [illegible]).

[illegible]

[illegible]

(2012 [illegible]).

[illegible]

[illegible]

[illegible] (Poster & Streib , 2005).

[illegible]

[illegible] .(2010 [illegible]).

[illegible]

[illegible] .(2009 [illegible]).

[illegible] **(7-1)**

[illegible]
[illegible]
[illegible]

- [illegible]
[illegible]
[illegible]
- [illegible]
[illegible]
- [illegible]
- [illegible]
[illegible]

[illegible]

Ĭ ǿǰƑƙǁǃ üƬƻǁǃ

ă ƥɯǿǁǃ ƥƑƯǙǃ

ǫĭǸǅǅƚ **1-2**

ǈǯƐǫǉǰǸǰ ǈǰƚĭǉǰƑǅǅ ƕĭǁǸǰǝ ƨǅǅǁǃ ƕƓ ƨƑƟǅǅ !ƑɯǷ **2-2**

ƕĭǁǸǰǝ ƨǅǅǁǃ ƕƓ ƨƑƟǅǅ !ƑɯǷ ƼĭƓƯƚ ǀƑǅǸǰȿǅǅ **3-2**

ƕĭǿƑǅǅǫǁǃ ƕĭƥƑƜƚǁǃ ƿǸǰǿƓǁǃ **4-2**

Ĭ ďžƑƙǁǀ üƬ ƻǁǀ

ă ƥƣďžǁǀ ƥƑƯǕǀ

:ƍǐǏǈ Ǆ Ƚ (**1-2**)

ýĂǕƒ Ďǐ ƪ ǀ!ƒ ýĂǤǉƙő ĎǐǤ ƪ ƿƊ ȽƛǖƛĬ!ƍ ǊďƎőƪǀƙ ýǖƤ ǇďƎ ÜȽ ƪƒƧƥǁ! ǐƧƱǉ!ƒ ƧǤƱǗƒ ýƮ ƽ!ƒ ƒƦǋ ýďƬő

Ƚǀ ƪ ǤƠďƎ ĎǐǤƱǉ ƘǤďƎĂǀďƎ Ĭ!ƍ Őǉǧƛ!ƒ Ďǐ ƪ ǀ!ƒ ƭƧƱƙő ǤďƎǉőǀ ÜǊƽƒƥǋƊĂ Ƚő!ĂƑƪďƎ!ƒ Ƚǀ ƪ ǤƠďƎ ĎǐǤƱǉ ȽőǋǤďƎ

.ȽőǉǤďƎƶ!ƒ ȽőƧǤƞƙ!ƒ ǁ Ăǉǀ!ƒ ƧőƤǕƒ Ďǐ ƪ ǀ!ƒ ýĂǤǉƙő ǤďƎőƽ ÜȽő!ĂƑƪďƎ!ƒ

ǇǮƐƍǀǉǈ ǇȽǏǉƑǄ ǀǐǁǋƏ ƨ Ǆǁǀ ǀǤ ƨ ƑƟǄ !ƑƣďƎ (**2-2**)

ÜǉǤőƒƨďƎĂ ÜǊ ƣ ĂƧƽĂ ÜǊƽƒƥǋƊĂ ÜǊƙőďƎǋƊĂ ÜȽő!ĂƑƪďƎ!ƒ Ƚǀ ƪ ǤƠďƎ ĎǐǤƱǉ ĎĂǌƽďƎ Ďǐ ƪ ǀ!ƒ ƒƦǋ ýĂǤǉƙő ƻ Ă ƪ

.ǊǀȽƱǀƙƧďƎ!ƒ ĎőǋǤƽďƎ!ƒ Ĭ!ƍ ȽƽǤ ƣ ǗǤǀ ǊƙǤƿĂƶďƎĂ

ǀǐǁǋƏ ƨ Ǆǁǀ ǀǤ ƨ ƑƟǄ !ƑƣďƎ !ǋǊƻǄ (**1-2-2**)

ȽőďƎ!Ǥƶ!ƒ ƔƧƠ!ƒ ǤǤǌǉǀǉƒ ƥƶǀ ǇőƧƬƶ!ƒ ǇƧǀ!ƒ ǇďƎ ýĂǕƒ ƻ ƮǉƑ Ő5 Ƚő!ĂƑƪďƎ!ƒ Ƚǀ ƪ ǤƠďƎ ĎǐǤƱǉ ƧǌƱ ƥǀ!

ĎǐǤƱǉ!ƒ ƒƦǋ ƧǀƙƶőĂ Ü1952 ĎǤƵ John A. Higgins ƔƙǤȽǁ! ƘǉǤȽ ǇǊƬ!ƒ ƒƦǋ Ő5 Ƚ ƪ ƒƧƥ ýĂƊĂ ȽőǉǤƛ!ƒ

ǀƧƒƥǘ! ȽőďƎƥǀƙ!ƒ ƘƒĂƥǕƒ ȽƶőǁƱ ǇďƎ ǗƣőƊ ƧǀƙƶőĂ Ü ƻ ő!Ǥȿƙ!ƒ Ƚǀ ƪ ǤƠďƎ ȽďƱǉƊ Ő5 ȽďǌǉďƎ!ƒ ƘƒƧĂƱƙ!ƒ ƥƠƊ

Ǥƒ ƥǕƒ Ƚǀƿƒ ƧďƎ ĎǌǉďƎǌǉő ǇőǋƦ!ƒ ƴďƎ ȽőƞǤƙǉǗƒ ƘƒƥƠĂ!Ǥǀ Ƚƽǁ ƙƤďƎ!ƒ ȽőƧƒƥǗƒ ƘǤőĂƙ ƪ ďƎ!ƒ ƱǀƧǀ ǁ !ǋĂ ÜȽƛőƥƠ!ƒ

.(2002 ÜǇǈǤǉƠĂ Ƚ!ǤƠȽ) ȽőƞǤƙǉǗƒ ĎǌǉƙƒƥƠĂ ýƤƒƥ

:ƑǋďƎǄ ƍƍǋǁ ƑƮ ƥƳ Ĭ ȽǏ ƑǄǐƺǋ ǕǀǐǁǋƏ ƨ Ǆǁǀ ǀǤ ƨ ƑƟǄ !ƑƣďƎ ƹ ǐƥƴȽǤ ǄǐƙƟƑǤǁǀ ǄďǄ ƍǐƍƴǁǀ !Ƒƽ ƍƽǋ

1 [illegible]

[illegible] .(Hilton, 2011)

2 - [illegible] Merchant & [illegible]

.(Vander, 2011

3 [illegible] (2011) [illegible]

[illegible].

4 - [illegible]

[illegible] .(Drury, 2008)

[illegible]

hиĬǁNjǝƨ DŽǁƐ hиĜƨƑ ƟDŽ !Ƒưǆ hиĬDŽ ǉĉ (**2-2-2**)

ǴǒþǒǁǀǨ ǴdžĂnjƽdž ƧhǨƺǒ DžĂƮƤ!ƒ ĂD ýĂƮŰƒ ĂD ƘƒþƒƧǒŰƒĂ ƻǒ!Ĝǂǩ!ƒ ƧƮĜǉƵ ĬǁƵ ƗhĜpƧ!ƒ ƨǒǀơǨ LJǫ ĭ Ʀ!ƒ ÜǑǉĜƪǉŰƒ ƧƮǉƶ!ƒ ĂNj ƧƮĜǉƶ!ƒ ǁǁǨ LJdž ǀĜƺǨhdž!ƒ ƻƒþNjŰƒ ƨǒǀơǨ Ǒ5 ǑƪǒƑƧ!ƒ Ɣhƪ!ƒ LJŰ ÜƗhĜpƧǁ! Ɣhƪ!ƒ ƗhĜpƧ Ɨǒ!ĂƑƪdž!ƒ Ɨhƪ Ĝơdž Ĭ!ĂǨǨ LJD ǑǀƱǉdž!ƒ LJdž5 ǁ!Ʀ!Ă ƧƮĜǉƶ!ƒ ǁǁǨ! ǑƪĜƪŰƒ ǁƧơdž!ƒ ƧhǨƺǒ .(2001 ÜǑǁǒƪĜh) ĜnjƪƽǉƗǒƑĜnjǉ!ƒ Ɨƞǒǩǉ!ƒ Ʃǒ!Ă ČǑT!ƒ ƗĂþơ Ǒ5

ƱhƧǒ NJǉŰ ÜƗhƪĜơdž!ƒ ƧǒĂƱǨ! ǴdžnjdžŨƤþdž ƧhǨƺǒ NJǉD Ǒ5 Ɨǒ!ĂƑƪdž!ƒ Ɨhƪ Ĝơdž DžĜƲǉ ƗǒdžNjD ƴhǉǨĂ ƘĜǒǁdžƶ!ƒ Ʀǒƽǉǩ ýƞŰ ÜăƧƤD Ɨnjƞ LJdž ĜnjǉƵ LJǒ!ĂƑƪdž!ƒ ƒ ĜƤTŰƒĂ Ɨnjƞ LJdž ƘƒþƒƧǒŰƒĂ ƻǒ!Ĝǂǩ!ƒ LJǒh DžǒǒǀǨĂ ÜƗdžƲǉdžǁ! ǑdžǒƲǉǨ!ƒ ýǂǒnj!ƒ Ǒ5 ĭƧƒþǫ ăĂǨƪdž ýǂ ƘĜǒ!ĂƑƪdž þǒþơǨĂ ÜĜnj!Ĝ ǂTD ýư5dh ƗǒhĜpƧ!ƒ ÜLJĜhƺTĂ ýưƽ!ƒ) ǀƧƒþű! Ɨdžþǀǩdž!ƒ Ɣǒ!ĜƪŰƒ LJdž Ɨǒ!ĂƑƪdž!ƒ Ɨhƪ Ĝơdž ƧhǨƺǨ ƒƦ! ÜĜNjþƒƧ5D LJdž þƧ5 ýǂ Čƒþ D .(2003

DžNjD LJdž ĜdžNj ƗhĜpƧ!ƒĂ ƱǒƱƤǨ!ƒǨ ǇD Ǒ5 ǉþĂƞĂ ƗǒdžNjD Ĭ!ǫ (113 ƒ Ü1993) ƻǒǉdž!ƒ ƧǒTǒĂ LJĂǂǨ Ű ÜDžƑǚdž ǑhƪĜơdž ƘĜdžĂǁƺdž DžĜƲǉ þĂƞĂ Ĭ!ǫ ƻƑĜƲĂ!ƒ ǉƦnjh DžĜǒǀ!ƒ ƜĜǨơǒĂ ÜƗǒƧƒþŰƒ ƻƑĜƲĂ!ƒ DžNj LJdž Ăơǉ ƗnjƞĂdž NJǨĜƞƧƤdž LJĂǂǨ ýh ÜƱǀ5 ƗǒƧƒþŰƒ ƘƒþơĂ!ƒ ƜƧĜƤ DžNj LJdž ĬǁƵ ǀƧĂƮǀdž NJǨĜƞƧƤdž Ɣƪơ ýǂ ÜĭƧƒþŰƒ DžƧnj!ƒ Ɨdžp Ĭ!ǫ DžĜƪpŰƒ ăĂǨƪdž ĬǁƵ ƗǒǁƤƒþ ƘĜdžĂǁƺdž ǑƱƺǒ ƗǒơhƞŮưǒD ĜnjǁƤƒþh .ǨƘĜdžĂǁƺdž!ƒ LJdž NJǨĜƞĜǒǨơƒ

ǉþnjTǨ ĭƦ!ƒ ýƑĜnj!ƒ ƧĂƱǨ!ƒ ýU Ǒ5 NJǉƵ Ĭǉƨ Ű Ɨǒ!ĂƑƪdž!ƒ Ɨhƪ Ĝơdž DžĜƲǉ ǇD ƨhƪ ĜdždžNJǨǉǨƪǉĂ Ĝnjƶưǩ Ǒǩ!ƒ ƗǒƱǒƱƤǨ!ƒ ƘĜǉƨƒĂdž!ƒ ČƒþD DžǒǒǀǨ LJdž LJǂdžǨǨ ĬǨơ ÜĜnjǨƱTǉD ƳĜƪǨƒĂ ÜƗƽǁǨƤdž!ƒ ƘĜƪƪƋdž!ƒ

[illegible]

[illegible]

[illegible] (3-2-2)

[illegible]

[illegible]

[illegible] (2003 [illegible]) [illegible]:

1 - [illegible]

2 - [illegible].

3 - [illegible].

4 - [illegible].

5 - [illegible].

6 - [illegible].

7 - [illegible].

[illegible] (4-1-2)

[illegible] (2009) [illegible]:

1 - [illegible].

2 - [illegible].

3 - [illegible].

4 - [illegible].

5 [illegible].

6 - [illegible].

[illegible] (5-2-2)

[illegible] (1-5-2-2)

[illegible] (2010 [illegible]).

[illegible]

.(2012 [illegible])

(2-5-2-2) [illegible]

.(2008 [illegible])

[illegible]

[illegible] .(1997 [illegible])

[illegible]

[illegible] .(2002 [illegible])

(3-5-2-2) [illegible] :

[illegible] .(2007 [illegible])

[illegible] .(2002 [illegible])

:[illegible] (1997 [illegible]) [illegible]

(4-5-2-2)

.(2005

.(2004

[illegible] .(2002 [illegible]) [illegible]

:[illegible]

1 [illegible]

[illegible]

.(2004 [illegible]

2 - [illegible]

[illegible]

[illegible]

[illegible] (2000 [illegible]).

[illegible]

[illegible] (Agancy Cost) [illegible]

[illegible].

[illegible] (6-2-2)

[illegible] (2005 [illegible]):

1 - [illegible].

2 - [illegible].

3 - [illegible].

4 - [illegible].

:ŀŏķŬƒ ĠŏƒƨdžƜ (2004) ĭƧdžƶƜƒĂ ŀdžƧĠƬƤ ƻĠƯĐ Ġdžǂ

1 - ƩĠŏp ŀƾǂķƜƒ ǛǛƵ ǍĂķƪdž ƨǂƒƧdž ƪdžƜƒ ŀŏƜĂƑƪ ŬþƜ ǈdž ĠnjƪĠŏp ǛǛƵ ǍĂķƪdžƜƒ ŮƒƞdžĠƜŎ.

2 - ƪdžƜƒ ǀþƵĠƪdžƜƒ Ŏƾ ƱŏƱƤķƜƒ ǜĠƵƜƒĂ ƪdžƜƒĠƆƜŀ ǈdž ƤǘǙ ŬƾƬĠƟ ǈƵ ƺŏƨĂķƜƒ ǛƷƧƒƾŎ ǛƜķǂĠƜŏƻ .

3 - ǀŏŏǁķ ĐþƒĆ ƪdžƪƪĠǵ ǈdž ƜĠƵþǀ ƩƜĭ ƪdžƜŀ ǈƵ ƱƧŏƫ ƪķƤþƒǁ ǀƶdžĠŏŏƧ ǁķǀŏŏǁ ƜŬþƒĆ ƤķƜƻ ƠƪƔ
ŮƾķƜƒ ǍĂķƪdžƜƒ Ŏƾ ƜŏƜĵǂ ƜķǁƬŏdžŎ.

4 - ǥþƒƧ ƶƜĠƵdžƜƒǈ ƜĠƾƪdžƜǁ ǀƪƪĠǵ ǅŊdžŏŀ ƶƧƬŏþ ŬǁƾĠŧ.

5 - ŏƾdžǂǈ ǈdž ǥƵƒþþ ǈǂƒƒƨǀ ƸƒǁĠǵ ƶƾƬǁķƬŏƜŀ ƜǂƜǂ ƪdžƜƒ ƨǂƧdž ƪdžƜƒĂƑƪ ƮŏƜŀ ǀŏƧƨŀ ŬǁƾĠŧ ƧƵƜŎŏ ƜǂƜý ƨǂƧdž ĐƵƒǀ
ƵƒĂdžǁƒŀ.

6 - ŏƾŏơ ŬƱǗǘƳ ƵƶƪķdžĂƜĠǵ ǈǙƜƟ ķǁƪǅŏþŏǈ ǈdž ĠǵŃ ĂƵƒ ƜĂƤǀ ƜdžƪĠǳ ƳķƤĠƪ ĐĭƥŋƧƪƒǀ ǁdžĠƪŀŀ
ĂþƵǈ ƧƤŏƨ.

(7-2-2) ŽǊŋƒƽƪŋƃ ŀǈƯ5ĭƵƒƕ ƜǆǊŋƒƽ ƧǆƒǊƾǊƒ ǅƝǊƒǆ

ƧƹǆŎ ĠŏƒƨdžƜƒ ŬķƜĭƵ ǀƪdžƬƨǀ ƵƜþ ĳǈƫŏǂ ǈǁĠƬǀ ǈdžƦĠƵŀ ƪdžƜƒĂƑƪ ŀŏƜĂƒŬ ǈdž ǍǈǂĠǵƜ ƬƶĂƵǈ ŀ ƱƶǚŊ ƱƶǚŊǈ ǀŏĂǁ
:(2002 ƬǁƧĭŬ) ĂǈŊŏ ƪdžƜƒĂƑƪƜƒ ǈǁƪĠƵdžǈ ŀƵķƜƒ ƜƵƬƪĠƧ ƕĂƯƜǂ ǈdž ǈƵƧƜĠǵ ǈŋƒŏƱǀǁ ĂƱǈ

1 - ǜþƒƤƜ ǈǁŏ ǘǈŏƬǀ ŀƱƬĠƕ ƧƼĠƵŎǈ ƒƵĠƕƯŀ ŬƒƨƵĂƜ ǀþƵĠƪ ǁǈƒĠŏŏ ŬƒǀŏƤƯ ǍƱĂƱ ŀƵĠƬŀ ƀ ŀƾƯƵĂƜĂ ǁĠƬƪŏǂ ǈdžŏ ŬĂ.ǁĠƪĭƪĠǵ.

2 - ƤƶĂƬ ŀǈƵƶĂ ŏþŏǀ ƶĂƪƵķ ƤƬ ƜƾŏƞķƜƒ ǛķƜƒ ŎǈŏdžƜƒ Ŭ ǈdž ĭƵǀƶķƜƒ ǁĠƪƒƶķƜƒĂ ǛķƜƒ ŎǈŏdžƜƒ Ŭ ǈdž ĭƵǀƶķƜƒ ǁĠƪ ƜǂƵ
ŀŏƵƧƜƒ ǀþƵĠƪ ǈdž ƶþƵĂ.

3 - ƤƬƶĂƬ ŀǈĠƵdžǈ ǛķƜƒ ŎǈŏdžƜƒ ǀŏƤƧ ŀƾǂŏĂ ƶƧǀǁĠǵ ƵƵƧƵƒ ƧǁǈƵƧ ƪdžƜƒĂƑƪ ƜƧƵ ŀǈĠƤƧƜƒ ƵǈƵĠƕƒĂ
ƜƒƧƒƧƜƒ.

[illegible] (3-2)

[illegible]

[illegible] (2002 [illegible]).

[illegible] (2013) [illegible]

[illegible]

[illegible] (1-3-2)

[illegible]

[illegible] (2002 [illegible]).

[illegible]

[illegible] .(2008 [illegible])

[illegible]

1) [illegible] .(2010 [illegible])

2) [illegible] .(Arts & Commerce, 2013)

[illegible]

[illegible] .(2007

[illegible] (3

[illegible] (2012 [illegible]

.(2011 [illegible]

[illegible]

[illegible]

.(2008 [illegible]

[illegible] (4

[illegible]

.(Garrison, et.al, 2012) [illegible]

[illegible]

[illegible]

[illegible]

[illegible]

.(432 [illegible] 2012 [illegible]

[illegible]

[illegible]

[illegible]

[illegible] .(2008

[illegible] (2-3-2)

[illegible]

[illegible] .(1983 [illegible])

[illegible]

[illegible] (2008 [illegible]) [illegible] (2010) [illegible]

[illegible].

[illegible]

[illegible]

[illegible] (2008 [illegible]).

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] (2013 [illegible]).

- [illegible]

[illegible] (181 [illegible] 2006 [illegible]).

[illegible]

[illegible]

[illegible]

[illegible] (2012 [illegible]).

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] (2011 [illegible]).

[illegible]

[illegible]

[illegible] (2002 [illegible]).

[illegible] (3-3-2)

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] (1993 [illegible]).

[illegible]

[illegible]

[illegible]

[illegible] (2009 [illegible]):

1 - [illegible].

2 - [illegible]

[illegible].

3 - [illegible].

4 - [illegible]

[illegible].

[illegible] (2000) [illegible]

[illegible]

[illegible].

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] 2010).

[illegible]

[illegible]

ÜǑʅǒƧþǗƒ) ǀƧƒþǗƒ ýɦƿ ǈǄ ŦƶƕǦǨǄ!ƒǍ ǦƒþǛƒ ǄǒǒǀǨ Ǒ5 ŦǒƕʅǦơǄ!ƒ Ƙǘŋʅ!ƒ ƒ ơ5 Ǐ!ƍ Ŧ5Ǧư ǗǦƕ ǀþƶǄ!ƒ

:(2006 ÜǈǍƧƤcǍ ǇǦǒƕþ) ǑǒǄ ǦǄ ƳǦƕǨƒ ýǦơ Ǒ5 ŦƕǦƿƧ!ƒ ƽǀơǨǨǍ .(2010

.ǇǍǀǨʅǄ ǇǍ5ƱǍǄ Ǧǌƕ ǄǍǀǒǍ Ŧǒ!ǦǄ!ƒ ŦƕʅǦơǄ ǇƵ ƻǒ!ǦŧǨ!ƒ ŦƕʅǦơǄ Ƙǘŋʅ ýǦƬ5ǈƒ Ǉ 1

.ǀþƵǦʅǄ!ƒ ƦǦǨʅǛƒ ƧǨǦ5þ ýǒƬǦ5Ǩ ƴǄ ǄǦƶ!ƒ ƦǦǨʅǛƒ ƧǨ5þ! Ŧǒ!ǦǄŋǗƒ ƘǦƕǦʅơ!ƒ ŦǀǦƱǄ ǈǄ þŧǨǨ!ƒ ǄǨǒ Ǉ 2

-3 ƒǨ!ƧǓǒǄ ƽƕʅǄ!ƒ ǄǄ! ƘƒþǇǨʅǄ ƧǄǅ ƧǍƧư ǐƧǍƧư ŦǒǇǦŧǄǗ ǦǌǨƶƕǦǨǄ ŦƕǦƿƧ!ƒǍ ƵǦǌǒǄ ƻǌʅǨ ǏǨơ ǦǌǒǄ Ƶ ŦǒǄǄƵ þŧǨ!ƒ

.ǋ5ǨǨ ǍǄ þǇǨʅǄ ǇƒþǀƬ ǄþƵ ǇǄ

ƳŦƕǦƿƧ! ŦǄƕǦǀ!ƒ Ƨǒƹ ƻǒ!ǦŧǨ!ƒǍ ŦƕǦƿƧ! ŦǄƕǦǀ!ƒ ƻǒ!ǦŧǨ!ƒ ǇǒƕŦǒ!ǍƑʅǄ!ƒ ŦƕʅǦơǄ ŦǄƱǇǄ ƨǒǄǨǍ

ƘǇǦŧ Ǎ!Ǎ Ǐǀơ Ŧǒ!ǍƑʅǄ!ƒ ƨŧƧǄ ƧǒþǄ ƘƒƧƒƧǀƕ ƧǆǄǨ ǑǨ!ƒ ƻǒ!ǦŧǨ!ƒ ǀǀǨ ǑǇ ŦƕǦƿƧ! ŦǄƕǦǀ!ƒ ƻǒ!ǦŧǨ!Ǧ5

ÜƧǒƬǦƵǗƒ ƽƱǦǄ Ǒ5 ƧǒƬǦƵǘ! þƒþƶʅǗƒ ýǆǄ ǦǌǒǄƵ ǀƧƱǒʅǄ! ŦǄƕǦ Ƨǒƹ ŧƒþơǄ ƧǆǨǨ ƻǒ!ǦŧǨ!ƒ ǇƦǇ

ǀþǄ ýǘƤ Ŧǒ!ǍƑʅǄ!ƒ ƨŧƧǄ ƧǒþǄ ƘƒƧƒƧǀƕ Ǘ Ǒǀ!ƒ ƻǒ!ǦŧǨ!ƒ Ǒǌ5 ŦƕǦƿƧ! ŦǄƕǦǀ!ƒ Ƨǒƹ ƻǒ!ǦŧǨ!ƒ ǦǄǄ

Ǘ ƧǒþǄ!ƒ ǇǗ ÜƧǒþǄ!ƒ ǦƒþǄ ǄǒǒǀǨ þǇƵ ǦǌǄǅǦŋǨ Ɣŋǒ ƻǒ!ǦŧǨ!ƒ ǇƦǌ5 ÜǏǇǒǄ!ƒ ƧǦŋǒƍ ýǆǄ ǇǄƨ!ƒ ǇǄ

.(2008 ÜƧǅǦƱ) ǦǌǒǄƵ ƧǒǆǨ!ƒ ƴǒƱǨʅǒ

Ǘ ǑǨ!ƒ ƻǒ!ǦŧǨ!ƒ ǇǄǨ ǇƵ Ǧǌƕ ǄŧơǨ!ƒ ǇŧǄǒ ǑǨ!ƒ ƻǒ!ǦŧǨ!ƒ ýƬ5 ƔƶƬǒ ǇǦǒơǗƒ ƯƶƕǑ5 ǇŧǍ

:(2005 Üţ ǒTơ ǍǄǀ) ǦǌǇǄ ƔǦƕʅǀ ǀþƶ! ǇǨǨǍ Ǧǌƕ ǄŧơǨ!ƒ ǇŧǄǒ

1 - ƦǦƤǨƒ ƯƶƕǑ5 ƳǦǄǨŋǦƕ ŦǄǌǄ!ƒ ƘƒƧƒƧǀ!ƒ ǇǄ ÜǇǒƧþǄ!ƒ ƧǄǗƒ ǏƦ!ƒ ǑƬƶǒ ǇǄƶǄ ƴǒƶǨǍ

.ǑƵǦǄŋ!ƒ ƧƒƧǀ!ƒ ǇƵ Ŧǒ5Ƨ!ƒ Ŧǒ!ǍƑʅǄ!ƒ

2 - ǐƾǀ!ƒ ǍǀǨǄ ŦǄǨǀ ǐƬǄ ƧǒþǄ!ƒ þǨǍ ǇƵǄ ÜǇǍƧǒþǄ!Ǧ5 ǑǄǦǨŋ!ƒ ǐƦǗƒ ǐƬǄ ǇǄ ǇǨǦǀ ǐƾǀ!ƒ ǑǨ!ƒ ǦǌǒǄƵ ǄǇǦƧƕǒ

.ŦǒǦƬ5ǗƒǍ ǀƧƒþ!ƒ ƧǦǀǨ Ƨǒƹ Ǒ5 ƘǇǦŧ ǐƧǦƕǒ! ƽǌǦǨ!ƒ ƧǒþǄ!ƒ

[illegible] 3 - [illegible]

(4-3-2) [illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

.(2009

[illegible]

[illegible]

[illegible]

[illegible]

.(2003 [illegible]

[illegible]

[illegible]

[illegible] .(2010 [illegible]

[illegible] .(2008 [illegible]) [illegible]

[illegible]

.(2000 [illegible]) [illegible]

[illegible]:

- [illegible]

[illegible]

[illegible]

.(2012 [illegible]).

- [illegible]

[illegible]

.(2008 [illegible]) [illegible]

- [illegible]

.(2002 [illegible]) [illegible]

- [illegible]

[illegible]

.(2012 [illegible]) [illegible]

[illegible]

[illegible]

[illegible] (2004 [illegible]).

[illegible]

[illegible] (2010 [illegible]).

(5-3-2) [illegible]

[illegible] (2003 [illegible]). [illegible]

[illegible] (1983 [illegible]). [illegible]

[illegible]

[illegible] (2003 [illegible]).

[illegible]

[illegible] (2000 [illegible]).

[illegible]

[illegible] (2007 [illegible]).

[illegible]

[illegible]:

[illegible].

[illegible].

(4-2)

(1-4-2)

Ĭ ǆǰƑĐǅ¥ǁǁɛ ǎȒǀ þDžǁɛ ƿǆǴǁɛ (**2-4-2**)

Ǒnjǒɳ Ǎƙ!ƒǍ ǑǉǤƿƧ!ƒ ǉƧǍþ ýǚƤ ǇǅǆǍ ǁǇǉ!ƒ Ĭƨƪ ǒǍ Ü(1974) ƧǉǆǍ ǒþ Ǒ5 ǑǇǤǆǆǅ!ƒ ĭ ƨ ǂ Ƨǆ!ƒ ǁǇǉ!ƒ ƐƬǇƉ

ýǚƤ ǇǅǆǍ ǁ!ȒǍ ÜǂǆǍƒþƙƪǆ!ƒ ǂǒǆǇƙ!ƒ ƽǒǀơƙ Ǒ5 ǉþƵǤƪǆǉ! ǋƶǒƪǍƙǍ Ǒ5ƧƬǆ!ƒ ƳǤƱǀ!ƒ ƧǍþ ýǒƶ5ƙ Ĭ!ƍ

Ĭ ǉƵ ýǆƶ!ƒǍ ÜǂǒǇƱǍ!ƒ ǂǉǆǅ!ƒ ǂǆǒƿ Ĭ ǉƵ ƲǤ5ơ!ƒǍ ÜƧǤƶƪǕƒ ƧƒƧǀƙƪƒ ǇǤǆ ư :Ĭ!ƍ ƻ þnjƙ ǂǒþǀǇ ƘǤƪǤǒƪ

ǄƲǇ!ƒ ƘǤƪƧǤǆǆǅ ǂǍǀƙǍ ÜǂƪǤ5ǤǇǆ!ƒǍ ýǆƶ!ƒ ǇǅǆǍ þǒƨǆ! ǉþǒþɳ ƘǤƪƪƋǆǍ þǤɳǒƍǍ Üǂǒ!Ǥǆ!ƒ ƽƒǍƪǕƒ ƧǒǍƱƙ

.(2006 ÜǑǆǚƪ!ƒ) ǂǒ!ǤǆǍ!ƒ ƘǤƪƪƋǆ!ƒ Ǒ5 ǉþǒɳ!ƒ

ǁǍǇǉ!ƒ ǇǅǆǍ ǑǇǤǆǆǅ!ƒ ĭ ƨ ǂ Ƨǆ!ƒ ǁǇǉ!ƒ ǋǒǉƵ ƻ ƧƬǒ ĭȒ!ƒ Ǒ!Ǥǆ!ƒ ƳǤƱǀǉ! ǑƪƪƋǆ!ƒ ƧǤƱǗƒ ƻ !ƋƙǒŠ

ÜƧǒɳƋƙ!ƒǍ ýǒǍǆƙ!ƒ ƘǤǂƧƬǍ ÜǂǉǀƙƪǆǍ!ƒ Ȓ5ƒǍǇ!ƒǍ ÜǂǒǆǚƪǗƒ ǁǍǇǉ!ƒǍ ÜǂƬƬƤƙǆ!ƒ ǁǍǇǉ!ƒǍ ÜǂǒƧǤɳƙ!ƒ

ÜǇǒǆǅƋƙ!ƒ ƘǤǂƧƬǍ ÜǄǤƶ!ƒǍ ƒ ǤƤ!ƒ ǇǒƵǤƱǀ!Ǥǉ ǇǒǉǆǤƶ!ƒ þƵǤǀƙ ƽǒþǤǇƬ ǁ!ȒǂǍ Üǂ5ƒƧƬ!ƒ ƘǤǂƧƬǍ

.(2012 ÜǑǇǤǆǆǅ!ƒ ĭ ƨ ǂ Ƨǆ!ƒ ǁǇǉ!ƒ) ǂǒ!Ǥǆ!ƒ ƽƒƧǍǚ! ƱǀƪǆƧ ƽǍƪǍ ÜǂƱǤƪǍ!ƒ ƔǤǂǆǍ

Ĭ ǉƵ ýǆƶǒ ǑǇǤǆǆǅ!ƒ ĭ ƨ ǂ Ƨǆ!ƒ ǁǇǉ!ƒ ǇƎ5 ÜþǤƬƙǉǛƒ ǂǒǆǇƙ ǋɳƒǍƙ Ǒƙ!ƒ ƘǤǒþơƙ!ƒ ǄɳơƧ þǤǒþƨƒ ǉǆǍ

ƧƬǤǆǍ ƻ ƒƧƬƎǉǍ Ǔư ǒǄ þǚǉ!Ǥǉ ǂǉǆǤƶ!ƒ ǁǍǇǉ!ƒ ǄǍǀƙ Ǥǆǂ ÜƘǤǒþơƙ!ƒ ǁǉƙ ǂnjɳƒǍǆ! ǋƙǆǆƲǇǅ ƧǒǍƱƙǍ ǂ ǒþơƙ

ýǤɳǆ Ǒ5 ƋƬǇƙ ǇǅǅǂǆǒǍ ƘǤǒþơƙ ĭ ǅ ǂnjɳƒǍǆ! þƧƱǆ ý ǂƬǉ ǤnjƙǆƲǇǅ þƒþƵƎǉ ǑǇǤǆǆǅ!ƒ ĭ ƨ ǂ Ƨǆ!ƒ ǁǇǉ!ƒ ǇǅǆǍ

ƧƒþƬƎǉ ǑǇǤǆǆǅ!ƒ ĭ ƨ ǂ Ƨǆ!ƒ ǁǇǉ!ƒ Ǆǒǆ þþǍ .ǂǒǆ!Ƶ!ƒ ƘǤƪƧǤǆǆǅ!ƒ ýư5Ǖ ǇǉǉƱ ǂǒ5ƧƬǆ!ƒ ƘǤǆþƤ!ƒ ǄǒǀþǀǇ

ƘǤǒǍƪƙ!ƒ ǁǇǉ! ǂƶǉǤƙ!ƒ ǇǅƷýƨǤǉƽǤ5ƙǓ ǇǉǉƱ ýǤǆ!ƒ ƩǄƧ ǂǒǤ5ǂ ƧǒǒǤƶǆǍ Ȓǒ5ǇƙǇ! ǂǒǅǤǇǇǇ!ƒ ƽǒƧƱ!ƒ ǂƱǒƧƤ

ǂƬƤƧǆ!ƒ ǂǒǇǤǆǆǅ!ƒ ǂǒƧǤɳƙ!ƒ ǁǍǇǉ!ƒ ƘơǉƬǄ ǂǒơǉ ÜǁǍǇǉǉ! ǑǉƤƒþ!ƒ ǄǒǒǀǇ!ƒ ǂǒǉǆƵ ýǒƶ5ƙ ǄƙǍ – ǂǒ!Ǎþ!ƒ

.(2012 ÜƱǀƪǆ ǁǇǉ) ƧǒǒǤƶǆ!ƒ ǉȒǋ ƘǤǉǉƱƙǆ ƽǒǉƱƙ! ǀƨǋǤɳ

[illegible] (3-4-2)

[illegible] .(2012 [illegible]) [illegible] :(2006 [illegible])

1) [illegible]

2) [illegible]

3) [illegible]

4) [illegible]

5) [illegible]

6) [illegible]

(7

(8

(9

(4-4-2)

2010)

(2012 2011

2012

(%8.3)

(%7)

.(2012 (%3.2)

.(2012

.(2013 ...) .(4 ...)

... (ATM) ...

... (479) ... (1024) ...

.(2013 ...)

... (%56.74) ...

[illegible]

[illegible] .(2013 [illegible]

2011 [illegible]

[illegible] (5) [illegible] (4) [illegible]

[illegible] (1) [illegible]

[illegible] (4) [illegible]

[illegible]

.(2012 [illegible]

[illegible]

[illegible] (250) [illegible]

.(2012 [illegible]

(5-4-2) [illegible]

[illegible]

[illegible]

[illegible] (2000 [illegible]).

[illegible] (2000 [illegible]).

[illegible] (2.6008) [illegible] 1973 [illegible] 1986 [illegible]

[illegible] (2013 [illegible]).

[illegible]

[illegible]

[illegible] (2012 [illegible].

[illegible]

ƘǁƑǩǁƐ üƬƶǁƐ

ƕƭƓƑƨǁƐ ƖƑƨƐƥơǁƐ

ơǐǋǇƚ **1-3**

ƕǐƓƥƴǁƐ ƕƸǂǁƑƓ ƖƑƨƐƥơǁƐ **2-3**

ƕǐƓǆƜǓƐ ƕƸǂǁƑƓ ƖƑƨƐƥơǁƐ **3-3**

ƕƭƓƑƨǁƐ ƖƑƨƐƥơǁƐ ǄƳ ƕƨƐƥơǁƐ ǈƤǉ ƦǐǇǐ ƑǇ **4-3**

ƕƭƓƑƨǁƐ ƖƑƨƐƥơǁƐ ƫ ơǂǇ **5-3**

[illegible]

[illegible]

(1-3) [illegible]:

[illegible]

(2-3) [illegible]:

1- [illegible] (2013) [illegible]

[illegible] (180) [illegible] (27) [illegible] (3.36) [illegible]

[illegible]

[illegible] **(2012)** [illegible] **-3**

[illegible] (160) [illegible]

[illegible] (4.03) [illegible]

[illegible]

4 [illegible] **(2011)** [illegible]

[illegible] (42) [illegible]

LJDĂ ÜCƒþŪƒ ƗhĜpƧĂ ÜKƒƧƒƧ!ƒ ƦĜƤkƒĂ Ü ĭ ƧƒþŰƒ DžŏƲLjk!ƒ :LJdž ý‡hj ƱhkƧdž ƗŏkŏĂ‡!ƒ Ʊƽǉ!ƒ ƘĜ‡ƧƬ ƗŏơhƧ

lƧƒþŰƒ ŎƵĂ DžþƵ ĜnjdžNjD ƘĜ‡ƧƬ!ƒ Ư ƶhj Ŏ5 Ɨŏ!ĂƑƪdž!ƒ Ɨhƪ Ĝơdž DžĜƲLj ƾŏhƱk ƾĂƶk ƘĜhĂƶƮ ǁĜLjNj

Ĭ ǁƵ Ɨŏ!Ĝdž!ƒ ƘƒþơĂ!ƒ Ŏ5 ŎdžŏƲLjk!ƒ ý‡ŏnjǁ! ƾŏpþĂ ƠưƒĂ þŏþơk þĂƞĂ DžþƵĂ ÜNJlŏhƱk ƗŏdžNjdhj Ĝŏǁƶ!ƒ

.Ɨŏ!ĂƑƪdž!ƒ ƨ‡ƒƧdž ăĂkƪdž

hjĜƨƑƟDž ƼĭĜƯƗ Ĭƺ üƣyDžǁƐ ƼƑƾƟƗƨŰƐ Ƨ Ƒƨċ þkc" :DžƐNjdžyĜ (**2010**) l ƑƬƑĭƟNj ÛĬNJƗƪDž hjƨƐþƣ ı **6**

"DžƣþŬƐ DžDž üĭǁƣ - hjĭDžNj l Ɵǁƹ þəƐNjƣǁƐ Ĭƺ hjĭǁNjə ƨ Džǁƹ

ƧƑƒĂþ!ƒ Ŏ5 Ɨŏ!ĂƑƪdž!ƒ Ɨhƪ Ĝơdž ƾŏhƱk Ŏ5 ýþƶdž!ƒ ƾĜlơkƪŬƒ DžƒþƤkƪƒ ƧƛD LJĜŏhj Ĭ!ƣ Ɨƪƒƨþ!ƒ ǉƦNj Ƙ5þNj

ƗdžĜƶ!ƒ ƗLjƨƒĂdž!ƒ LJĂLjĜlhj ƗƞƧþdž!ƒ ƗŏdžĂ‡ơ!ƒ ƧƑƒĂþǁ! ýdžĜƬ Ơƪdž CƒƧƞƣ Džk þpĂ ÜLJþƧŪƒ Ŏ5 ƗŏdžĂ‡ơ!ƒ

ÜƗŏ!Ĝdž!ƒ lƧƒþŰƒĂ ÜƗdžĜƶ!ƒ lƧƒþŰƒ) ƗŏdžþƤ!ƒ ƘĜƵĜƱl!ƒ Ĭǁƶ ƗƵƨĂdž lƧƑƒþ 55 ĜNjþþƵĂ 2007 Ɨ!Ăþǁ!

Džk Ɨƪƒƨþ!ƒ ƻƒþNjD ƾŏlơk! Ü(ýlLj!ƒĂ ƘŬĜƮkŬƒ ƘĜdžþƤĂ ÜƗŏƵĜdžƙƞŰƒ ƘĜdžþƤ!ƒĂ ÜƗŏþĜƮkpŬƒ ƗŏdžLjk!ƒĂ

ƗhĜpƧ!ƒ ĭƧŏþdžĂ ÜLJŏŏ!Ĝdž!ƒ LJŏƧŏþdž!ƒ ƘǁdžƬ ƗLjĜhk ƪƒ (140) yŏƨĂk ƾŏƧƱ LJƵ Ɨdžƨǚ!ƒ ƘĜdžĂǁƶdž!ƒ ydžƞ

ƗhĜƞkƪƒ Ɨhƪ Ljhj ĭD ƗLjĜhk ƪƒ (102) þƒþƧkƪƒ DžkĂ ÜƗŏƞƧĜƤ!ƒ ƗhĜpƧ!ƒ ƘƒþơĂ Ŏ!ĂƑƪdžĂ ÜƗŏǁƤƒþ!ƒ

ƱŏƱƤk!ƒĂ ÜCƒþŪƒ DžŏŏlkĂ ÜƟĜƮƼŰƒ LJdž ý‡! ŎhĜƞŏƣ ƧƛD þĂƞĂ Ĭ!ƣ Ɨƪƒƨþ!ƒ ƘǁƮĂk þpĂ Ü(%72.8)

ǁ!ƦĂ LJþƧŪƒ Ŏ5 ƗŏdžĂ‡ơ!ƒ ƧƑƒĂþ!ƒ Ŏ5 Ɨŏ!ĂƑƪdž!ƒ Ɨhƪ Ĝơdž ƾŏhƱk Ĭ ǁƵ ƗhĜpƧ!ƒĂ Ŏ!Ĝdž!ƒ ýŏǁơk!ƒĂ ÜŎ!Ĝdž!ƒ

.ýþƶdž!ƒ ƾĜlơkƪŬƒ ƾ5Ă

7- [illegible] (2009) [illegible]

[illegible]

[illegible] (27) [illegible]

8 [illegible] (2009) [illegible]

[illegible] (120) [illegible] 125 [illegible]

[illegible] (%73.53) [illegible]

9 [illegible] (2008) [illegible]

[illegible]

[illegible] 123 [illegible] 110 [illegible]

[illegible] 90 [illegible]

[illegible] (%72) [illegible] . [illegible] (%73.1)

[illegible] (%78.17) [illegible]

[illegible] (%66.72)

[illegible]

10 [illegible] (2008) [illegible]

[illegible]

11 (2008)

[illegible]

[illegible]

[illegible] (2008) [illegible] - **12**

[illegible]

[illegible]

[illegible]

[illegible]

[illegible] (47) [illegible]

[illegible]

[illegible]

[illegible] (%77) [illegible]

[illegible]

[illegible]

[illegible] (**2007**) [illegible] **13**

[illegible]

[illegible]

[illegible]

[illegible]

ƘǴƶďǴƞ!ƒ Ŏ5 ǯ5ƱĂdž (108) ǈdž ƗǉĂƗdž!ƒ Ɨʅƒƨƥ!ƒ Ɨǉöƶ Ĭ ƶ ƘƵƨĂ ƗǉǴƕʅƒ ƥƒƥƵǫ Džƙ Ɨʅƒƨƥ!ƒ ƻƒƥǋ

Ŏ5 Ɨö!ĂƑʅdž!ƒ Ɨƕʅǵơdž ƽöƕƱƙ! ƗöǉǴƗdžǫ ƥĂƞĂ :Ǵǌdžǋ ǊƑǴƙǉ!ƒ ǈdž ƗƵĂdžƞdž Ĭ!ǫ ýƮĂƙ!ƒ DžƙĂ .ƗƛĂơƕdž!ƒ

Ƨ5ƒĂƙ ƻƶƣ! ǯƧƱǉ Ŏ5Ɨö Ǵdžƕ ǀƨöƕƗ Ƙʅö! Ɨƕʅǉ ŎǋĂ Ü(%65.21) ǴǌƙƕʅǉƘƷƕ ƗöǉöƱʅƨ!ƒ ƘǴƶďǴƞ!ƒ

DžƥƵĂ ÜƨĂƱƙdž ŎƕʅǴơdž DžǴƱǉ Ƨ5ƒĂƙ DžƥƵĂ ÜƗö!ĂƑʅdž!ƒ Ɨƕʅǵơdž ƽöƕƱƙ Ɣʅǵǉö ĭƦ!ƒ ýƗƮ!Ǵƕ ƘǴdžĂǀdž!ƒ

ƴ5ƥö ýǴƶ5 ƨ5ƒĂơ DžǴƱǉ ƥĂƞĂ DžƥƵĂ ÜƗöƨǴöƶdž!ƒ ƻö!ǴƗƙ!ƒĂ ƗöƱöƱƤƙ!ƒ ƘǴǉƨƒĂdž!ƒ ŎdžǴƱǉ ýöƶ5ƙ

.ǀĂƞƨdž!ƒ ƻƒƥǋǕƒ ƽöǀơƙ! ǈöƨƱĂdž!ƒ

ƕǴƑ5ƥƗǁ ƔƐƣĐǀ ƕĭǁǋǝƨǄǁƐ ƕǴƨƑƟǄ !ƑƣƗ 5ĭǴƱƗ ƕĭǆƑǀǄǅ ƧƑĭ5Ķ :ǄƐǋǆǴ (2007) ƕǴƣǕǁƐ ƕƨƐƥƣ ı **14**

ķƕĭǆƐƣĭǄ ƕƨƐƥƣ-ƕĭǆĭƯƨƗ2ǁƐ ƕĭǄǋǀƟǁƐ ƔƦǋǕǓƐ Ĭƺ ƀƐƣǓƐ !ĭĭƽƗǋ

Ɨö!ĂƑʅdž!ƒ Ɨƕʅǵơdž DžǴƱǉ! ƗöǉöƱʅƨ!ƒ ƗödžĂƗơ!ƒ ǀƨǌƞǕƒ ƽöƕƱƙ ƗöǉǴƗdžǫ ƩǴöƥ Ĭ!ǫ Ɨʅƒƨƥ!ƒ ǉƦǋ Ƙ5ƥǋ

DžǴƱǉ ǴǌöƶƵ DžĂǀö Ŏƙ!ƒ ƗöʅǴʅǕƒ ƘǴdžĂǀdž!ƒ Ɨʅƒƨƥ Džƙ Ǵǌ5ƒƥǋǊ ƽöǀơƙ!Ă ÜƇƒƥǕƒ DžööǀƙĂ ƗƕǴƥƨ! ǀƒƥƋƗ

ǈĂdžƶö ǯ5ƱĂdž (174) ǈdž ǈĂƗdž!ƒ ƴdžƙƞdž Ĭ ƶ ƘƵƨĂ ƗǉǴƕʅƒ ƥƒƥƵǫ DžƙĂ .Ɨö!ĂƑʅdž!ƒ Ɨƕʅǵơdž

ƥĂƞĂ ǴǋƨƨƕǊ ǊƑǴƙǉ!ƒ ǈdž ƗƵĂdžƞdž Ĭ!ǫ ýƮĂƙ!ƒ Džƙ ƘǴǉǴƕʅǕƒ ýööǀƙ ƥƶƕĂ .ƗöʅöƑƨ ƘƒƨƒƨĂ ƴƕʅ Ŏ5

Ƨ5ƒĂƙ Džƥƶ! ƗöǉöƱʅƨ!ƒ ƗödžĂƗơ!ƒ ǀƨǌƞǕƒ Ŏ5 Ɨö!ĂƑʅdž!ƒ Ɨƕʅǵơdž DžǴƱǉ ƽöƕƱƙ ƘǴdžĂǀdž Ŏ5 ƻƶƣ

DžǴƱǉ ƽöƕƱƙ ƘǴdžĂǀdž ǈdž ĭĐ Ƨ5ƒĂƙ DžƥƵĂ ÜƗö!ĂƑʅdž!ƒ Ɨƕʅǵơdž DžǴƱǉ ǴǌöƶƵ ƨƗƙƨö Ŏƙ!ƒ ƥƵƒĂǀ!ƒĂ ƩʅǕƒ

.Ɨö!ĂƑʅdž!ƒ Ɨƕʅǵơdž

(3-3)

1 (**AL-Shomaly, 2013**)

“Performance Evaluation and Responsibility Accounting”

(8)

(%100)

[illegible] (**AL-Hanini, 2013**) [illegible] **2**

"The Extent of Implementing Responsibility Accounting Features in the Jordanian Banks"

[illegible]

[illegible] (55) [illegible]

[illegible]

[illegible] (55) [illegible]

[illegible]

[illegible]

(illegible) [illegible]

[illegible]

[illegible]

[illegible] (**Patcharin et. al, 2013**) [illegible] **3**

"Responsibility Accounting Effectiveness and Goal Achievement: Empirical Evidence From Food Processing and Beverage Business in Thailand"

[illegible] 5 [illegible]

[illegible]

[illegible]

[illegible]

[illegible] 483 [illegible]

[illegible] (%20.42) [illegible]

[illegible]

[illegible]

[illegible]

4 [illegible] (**Al-Bawab, 2012**) [illegible]:

"Impact of Decentralization and Responsibility Accounting in Performance Evaluation for the Decentralized Entities at the Yemenian Banks"

[illegible]

(62) [illegible]

[illegible]

[illegible]

[illegible]

5- دراسة (Nyakuwanika et. al., 2012) بعنوان:

"An Analysis of Effective Responsibility Accounting System Strategies in the Zimbabwean Health Sector"

[illegible]

[illegible]

[illegible]

[illegible] 14 [illegible] (70) [illegible]

[illegible]

6 – دراسة (Fowzia, 2011) بعنوان:

"Use of Responsibility Accounting and Measure the Satisfaction Levels of Service Organizations in Bangladesh"

[illegible] (88) [illegible]

[illegible] (Debashis & Bruce, 2010) [illegible] 7

"Introduction of Concept of Cost Center Management in Public Hospital in South Africa"

[illegible]

[illegible]

[illegible] (Cools & Slagmulder, 2009) [illegible] 8

"Tax Compliance – Transfer Price and Responsibility Accounting- A Case Study"

[illegible] (23) [illegible] (23) [illegible] (47) [illegible]

[illegible] (Rachisanam et al, 2009) [illegible] 9

"Developing an Organization System for Management Accounting Based on Responsibility Centers"

[illegible] (SC Farmec SA Cluj- Napoca) [illegible]

[illegible] (Rowe, et. al, 2008) [illegible] 10

"Effects of Organizational Process Change on Responsibility Accounting and Managers Revelations of Private Knowledge -Field Study"

[illegible] (9) [illegible]

ǸƑǴƙǉ!ƒ ǇǇǆ ƗƵǍǆƞǆ Ǐ!ǫ ƗƮƒƧƥ!ƒ ƘƮƤƤ ƥƿǍ .ƗǑƗǑƧǆǗƒ ǉƥơƙǆ!ƒ ƘǴǑǗǍ!ƒ Ǒ5 ǇǴȝƬƙǑǆ ƗǑǗǍ Ǒ5

ƒ ǴƤ ǋƗƬǃ ƗǑ!ǍǊƮǆ!ƒ ƗǃƮǴơǆ ǅǴǓǉ ǋǆ ƗǆƑǖƙǆ!ƒǍ ǅǴƵ ǋƗƬǃ ƗǆƞƮǉǆ!ƒ ƻƒƥǋǗƒ ǅǑǆƮƙ Ǉǅ :Ǵǌǆǋǅ

ǋƮƒǍǍ ǋǑƧƮ ƧǑȝƙ ǁǴǉǋ ǇǍƗǑ ǴǆƥǉƵ ǋǉǅǍ ǗƗǑǆǑǓǉƙ!ƒ ƘǴǑǆƶ!ƒ Ǒ5 ƧǑǑȝƙ!ƒ ƗƵƧƮǍ ƽǴƱǉ ǏǆƵ ƥǆƙƶǑ

ǐƧǑƥǆ! Ǒ!ǴǆƒǴƒǗƒ ƩǴǑƥ ƗǑǉǴƗǆǫ Ǒ5 ƧǑȝƙ Ǐ!ǫ ǁƬ ǖǃ ǁ!Ʀ ǐƥƌǑ ǗƗǑǆǑǓǉƙ!ƒ ƘǴǑǆƶ!ƒ Ǒ5 ƽǴƱǉ!ƒ

ƗǑ!ƈ ǋư5ǅ ǍǋǑ ƗǑ!ǍǊƮǆ!ƒ ƨƗƒƧǆ ƥǍƥơ ǉƧƒƥǗ ƗǑ!ǍǊƮǆ!ƒ ƗǃƮǴơǆ ǅƒƥƤƙƮƒ Ǉǅ ƥƞǍǍ ǗƗǑ!ǍǊƮǆ!ƒ ƨƗƒƧǆ

.ǴƒƥǗƒ Ǒ5 ǋǉƤ!ƒ ƔǉƞƙǍ Ǘƻ ƒƥǋǗƒ ƽǑǉơƙ!

:ǅǆƐǋǆǋǴ **(Dowd, 2001)** ǃƨƐƥǬ ı **11**

"Effects of Product Mix and Technology on Responsibility Accounting, Account Proliferation and Product Unbundling in Texas Utility Industry"

ƗǃƮǴơǆ ƘǴƮƧǴǆǆ ǅƒƥƤƙƮƒ ǏǆƵ ǛǴƙǉǗƒ ǴǑƞǍ!ǍǉƗƙǍ ǸƙǉǆƒǸǑƨǆ ƧǍǅ Ɨ5ƧƶǆǏ!ǫ ƗƮƒƧƥ!ƒ ǉƦǋǉ Ƙ5ƥǋǉ

ƥƥƵ ǉƥǴǑƨ ƗƮƧǴǆǆ ǏǆƵǍ ǗƗ5ǆƗƙ!ƒ ǉƧƒƥǫ ƘǴǑǴȝ! ǅƨơ Ǒ5 ƗƵǍư ǍǆƒƧǑȝ ƘǴƞǉǆ!ƒ ǏǆƵǍ ǗƗǑ!ǍǊƮǆ!ƒ

(31) ǇǇǆ ƘǴǉǴǑǃ!ƒ ǋǆƞǃ ƗơǴǃ!ƒ ǅǴƥ ǁ!Ʀ ƽǑǉơƙ!ǍƗƮǉǴƞƙǆ Ɨ5ǆƗƙ ƗǑƵǍǅ ƥǴƞǑǗ ƻǍƧƮǆ!ƒ ƘǴǃǴƮơ

ƗǉǴǃƙƮƒ ǅƒƥƤƙƮƒ ƽǑƧƱ ǇƵ ƗǑƗǑƧǆǗƒ ǉƥơƙǆ!ƒ ƘǴǑǗǍ!ƒ Ǒ5 ƩǴƮƗƙ ƗǑǗǍ Ǒ5 ƗǑƑǴǃƧǌƗ ƘǴǆƥƤ ƗƗƧƬ

ǉƦǋǉ Ǒ5 Ɨ ơǴǃ!ƒ ǋƮǍƙ ƥƿǍ ǗƗǑƮƤƬ!ƒ ƘǖǃǴǉǆ!ƒ ƽǑƧƱ ǇƵǍ ǑǉǍƧƙƗ!ǗƒƥǑƧǃ!ƒ ƧǃƵ ǴǌƶǑƨǍƙ ǅƙ

ǅƒƥƤƙƮƒǍ ǇƑǴǃƨ!! ƗǆƥǉǆǗƒ ƘǴǆƥƤ!ƒǍ ƘǴƞǉǆ!ƒ Ǒ5 ƧǑǃƗ!ƒ ƳǍǉƙ!ƒ Ǉǅ :ǴǌǆǋǅǸƑǴƙǉ Ǐ!ǫ ƗƮƒƧƥ!ƒ

ǉƥǴǑƨ!ƒ ǇǇǆ ǁ!Ʀ ƧǌǓǑǍ ƧǑǃƗ ǋƗƬǃ ƗǑ!ǍǊƮǆ!ƒ ƗǃƮǴơǆ ƘǴƮƧǴǆǆ ǅƒƥƤƙƮƒ Ǐ!ǫ ǐƥƌǑ ǛǴƙǉǗƒ ǴǑƞǍ!ǍǉƗƙǍ

ƥƥƵ ƥǴǑƥƨǗ ƗƞǑƙǉ ƗƗƧƬ!ƒ Ǒ5 ƗǆƥƤƮǆ!ƒ ƻǍƧƮǆ!ƒ ƘǴǃǴƮơ ƥƥƵ ǉƥǴǑƨǍ ƗǑ!ǍǊƮǆ!ƒ ƨƗƒƧǆ ƥƥƵ Ǒ5

.ƘǴƞǉǆ!ƒ

[illegible] (5-3)

[illegible] (1-3) [illegible].

(1-3) [illegible]

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]
[illegible]			
[illegible] (2013)	[illegible]	[illegible]	[illegible]
(2013) [illegible]	[illegible]	[illegible]	[illegible]
(2012) [illegible]	[illegible]	[illegible]	[illegible]

[illegible]	[illegible]	[illegible]	[illegible] (2011)
[illegible]	[illegible]	[illegible]	(2011) [illegible]
[illegible]	[illegible]	[illegible]	(2010) [illegible]
[illegible]	[illegible]	[illegible]	(2009)[illegible]
[illegible] (%73.53) [illegible]	[illegible]	[illegible]	(2009) [illegible]

[illegible] (%72) [illegible] (%78.17) [illegible] (%66.72) [illegible]	[illegible]	[illegible]	[illegible] (2008)
[illegible]	[illegible]	[illegible]	[illegible] (2008)
[illegible]	[illegible]	[illegible]	[illegible] (2008)
[illegible] (%77) [illegible]	[illegible]	[illegible]	[illegible] (2008)
[illegible] (%65.21) [illegible]	[illegible]	[illegible]	[illegible] (2007)
[illegible]	[illegible]	[illegible]	[illegible] (2007)

(**2007**) [illegible]	[illegible]	[illegible]	[illegible]
(**2005**) [illegible]	[illegible]	[illegible]	[illegible]
[illegible]			
(**AL-Shomaly,2013**)	[illegible]	[illegible]	[illegible]
(**AL-Hanini,2013**)	[illegible]	[illegible]	[illegible]
(Patcharin et. al, 2013)	[illegible]	[illegible] **5** [illegible]	[illegible]

[illegible]	[illegible]	[illegible]	**(AL-Bawab,2012)**
[illegible]	[illegible]	[illegible]	**(Nyakuwanika et.at.,2012)**
[illegible]	[illegible]	[illegible]	**(Fowzia, 2011)**
[illegible]	[illegible]	[illegible]	**(Debashis& Bruce, 2010)**
[illegible]	[illegible]	[illegible]	**(Cools &Slagmulder, 2009)**

[illegible]	[illegible]	[illegible]	**(Rachisanaim et al, 2009)**
[illegible]	[illegible]	[illegible]	**(Rowe et. Al., 2008)**
[illegible]	[illegible]	[illegible]	**(Dowd,2001)**

[illegible]

[illegible]

1-4 [illegible]

2-4 [illegible]

3-4 [illegible]

4-4 [illegible]

5-4 [illegible]

6-4 [illegible]

7-4 [illegible]

8-4 [illegible]

(1-4)

(2-4)

.(1

LJdž ƗŀŢ!ƒ ƘƒƦ ƗdžƲǉǕƒĂ LJǒǉƒĂ!ƒĂ ƗǒdžĂǂơ!ƒ ƾƑĈĂ!ƒ Ǐ!ǫ ƗƼǁƣǗǤƕ ǕƗǒǉĂƧƙǂ!ǗƒƴƥƒĂdž!ƒĂ ǕƖƧĂƬǉdž!ƒ

.YĂƣĂdžŀ! ƗǒƪǒƑƧ!ƒ ƔǉƒĂƞ!ƒ ƻŀƙƤdžƕ ƗƱǁơǗƒ ýƞ

:ƕƨƐƥǪŀƐ ƕyĭǁƯ (3-4)

ǤnjǉǕ ƗǒƼǁƬǂƙƪƒ ƘƧƕƙƵƒ ǂǒơ ǕƗǒǉƒƥǒdžĂ ƗǒƼǁƬǂƙƪƒ ƗƪƒƧƥ ǤnjǉǶ ǏŀƵ ƗƪƒƧƥ!ƒ ǉƦǊ ƻǒǉŢƙ LJǂdžǒ

ǤnjǉǕ ƗǒǉƒƥǒdžĂ ǕƗǒǉǤdžž!ƒ ƗǒƧǤƞƙ!ƒ ǁĂǉƕ!ƒ Ǒƽ ƗǒĂƑƪdž!ƒ ƗƕƪǁơdžǛǁƲǉ ƾǒƕƱƙ ăƥdž ƻǁƬǂƙƪƒ ýĂǤơƙ

Ɨǒ!ĂƑƪdž!ƒ ƗƕƪǁơdžǛǁƲǉ ƾǒƕƱƙ ăƥdž ƥǒƥơƙ! ǤǊƧǒĂƱƙ Ǜƙ ƗǉǤƕƙƪƒ ǏŀƵ Ɨǒ!ĂǕƒ ƘǁǉǤǒƕ!ƒ ƴdžƞ Ǒƽ ƘƥǉƙƪƒǉƦǊ ǁĂǉƕ!ƒ Ǒƽ.

:ƕƨƐƥǪŀƐ ƔƐǪǁ (4-4)

ĭƧĂơ ƗƪƒƧƥ :ýƛdž YĂƣĂdž!ƒ ƒƦǊ Ǒƽ ƗŀƕǁƪƘǁƪƒƧƥĂ Ɣƙǂ LJdž ƗǒƧǉǉ!ƒ ƘǤǒƕǗƒ ǏŀƵ YǘƱǗƒ ƥžƕ

Ǖ(2009) LJĂƧƤčĂ ƖƥĂƞ ƗƪƒƧƥĂ Ǖ(2009) Ǒǂdž ƗƪƒƧƥĂ Ǖ(2012) ƫǒƥƥ ƗƪƒƧƥĂ Ǖ(2013) ĭƧdžž!ƒĂ

ƖƥƵ Ǒƽ YĂƧƷ!ƒ ĭƧǒƥdž LJdž ƥƥƵ ydž ƗǒŢƤŢ!ƒ ƘǘƕǁƖdž!ƒ Ưžƕ ČƒƧƞǫ ƥžƕĂ Ǖ(2007) ĭƨƧ!ƒ ƗƪƒƧƥĂ

ƗŀƑƪǕƒ LJdž ƗƵĂdžƞdž ĭĂơƙ ǂǒơƕ ƗdžƨǘǗƒ ƘǁǉǤǒƕ!ƒ ydžƞ! ƗƪƒƧƥ!ƒ ƗǉǤƕƙƪƒ ƥƒƥƵǫ Ǜƙ ǕƗǒƧǤƞƙ ǁĂǉƕ

.ƗƪƒƧƥ!ƒ ƘǁǒƣƧƼ Σǂžƙ

:Ǒŀǒ ǤdžǂǛǁƪƞ ƗƛǘƛLJdž ƗǉǤƕƙƪǗƒ ǉƦǊ ƘǉĂǂƙ ƥƥĂ

Ɨǉǒƶ ƥƒƧƼƞ) LJǒƕǒƞƙƪdžŀ! ƗǒƼƒƧƹĂdžǒƥ!ƒ ƒƑǁŢƤ!ǤƕƻƧƶǒ Ǥdž ĂƞƗdžǤƶ ƘǤdžĂŀžƕdž LJdžƣƙ :ǕǊǗƐ !ƨƦŀƐ

ýǤƞdž Ǒƽ ƖƧƕƤ!ƒ ƘƒĂǉƪ ƥƥƶĂ ǕǑdžŀž!ƒ ƒ ƢƤƙ!ƒĂ ǕǑdžŀž!ƒ ýǊƑdž!ƒĂ ǕǁǉƕƙƒƵǉƙƪ :ǂǒơ LJdž (ƗƪƒƧƥ!ƒ

.ƗƪƒƧƥ!ƒ Ɨǉǒƶ ƥƒƧƼƞ ƻƢĂ ƻƥnjǉ ǁ!ƦĂ ǑƼǒƲĂ!ƒ Ǐdžƪdž!ƒĂ Ǖýdžž!ƒ

DiĜƲLj ƘĜdžĂldž! ŧőƧĜɳƙ!ƒ ǁĂLjƶ!ƒ ƨőƶƱƙ ăƥdž ΣĜőƥ Ĭ!ƍ ƻƥnjƙ ŧǁƑƪǕƒ LJdž ŧƵĂdžɳdž LJdž ưƙ :ĬdžƑƙǁƐ !ƨƨǁƐ

:Ŏ5 ƘǁƛdžƙŎƙ!ƒĂ ŧő!ĂƑƪdž!ƒ ŧƶƪĜơdž

.ŧődžǁƶ!ƒ Σƪǖ! Ğl5Ă ƥƶdž!ƒ ŎdžőƲLjƙ!ƒ ýŧőnj!Ĝƶ ƨǁƶƙdž!ƒĂ ýĂǕƒ DiĂldž!ƒ ŧőƱƺƙ! ýƒƋƪ (13) -

.ýdžĜƬĂ ƧĂƱƙdž Ŏƶ ƪĜơdž ƘĜdžĂǁƶdž DiĜƲLjƶ ƨǁƶƙdž!ƒĂ ŎLjĜƛ!ƒ DiĂldž!ƒ ŧőƱƺƙ! ŧǁƑƪD (6) -

ƘĜLjƨƒĂdž!ƒĂ ŧőƧĜőƶdž!ƒ ƻő!Ĝŧƙ!ƒ ĬǁƵ ƨŧƙƧő ĭƧĜőƶdž DiĜƲLjƶ ƨǁƶƙdž!ƒĂ ł!Ĝƛ!ƒ DiĂldž!ƒ ŧőƱƺƙ! ŧǁƑƪD (7) -

.ŧőƱőƱƤƙ!ƒ

.ŧőƧĂƥ!ƒ ĈƒƥǕƒ ƧőƧĜlƙ! ýĜǆ5 DiĜƲLjƶ ƨǁƶƙdž!ƒĂ ýƶƒƧ!ƒ DiĂldž!ƒ ŧőƱƺƙ! ŧǁƑƪD (8) -

.ƨ5ƒĂơǁ! ýĜǆ5 DiĜƲLjƶ ƨǁƶƙdž!ƒĂ ΣdžĜƤ!ƒ DiĂldž!ƒ ŧőƱƺƙ! ŧǁƑƪD (6) -

ƨǁƶƙő ĜdžőƼ ǁLjƶ!ƒ NlɳƒĂƙ Ŏƙ!ƒ ƘĜƶĂƶƬ!ƒ ŧődžNjD ŧɳƧƥ ŧ5Ƨƶdž Ĭ!ƍ ƻƥnjƙ ŧǁƑƪD (6) LJdž ưƙ :ƘǁƑƙǁƐ !ƨƨǁƐ

.ŧő!ĂƑƪdž!ƒ ŧƶƪĜơdž DiĜƲLj ƨőƶƱƙƶ

lƧl5 ýŧ ĬǁƵ LJőƶőɳƙƪdž!ƒ ŧl5ƒĂdž ŧɳƧƥ ƥőƥơƙ! (Likert Scale) ŎƪĜdžƤ!ƒ ƘƧŧő! ΣĜőldž DiƒƥƤƙƪƒ Diƙ ƥƥĂ

ljƦNj ƘLjĜŧ łőơ ÜĜőƑĜƬơƍ ĜnjƼƬĂĂ ĜnjƪĜőƥ LJŧdžő ŧődžƥƧ ƘĜLjĜőƶ Ĭ!ƍ ĜnjǁőĂơƙĂ ÜŧLjĜƶƙƪǕƒ ƘƒƧl5 LJdž

Ü(ƭƥɳ ŧǁőǁƥ ÜŧǁőǁƥÜŧƱƪĂƙdž ÜlƧőƶŧ Üƭƥɳ lƧőƶŧ) ŧődžNjǕƒ ĂD ŧl5ƒĂdž!ƒ ŧɳƧƥ :Ŏ!Ĝƙ!ƒ Ăơlj!ƒ ĬǁƵ ƘĜɳƧƥ!ƒ

.(Zikmund, 2000) Ŏ!ƒĂƙ!ƒ ĬǁƵ (1 Ü2 Ü3 Ü4 Ü5) LJdž LJƒƨĂǕƒ ƘőƱƵDĂ

:ƶƨƐƥƍǁƐ ƶdžĭYNj ƲDŽŧШDŽ (**5-4**)

Ü(3 DipƧ ƨơǁdž!ƒ ƧƲLjD) ǁĂLjƶ (7) ĜNjƥƥƵ Ƹ!Ĝƶ!ƒĂ ŧőLjĜdžǆ!ƒ ŧőƧĜɳƙ!ƒ ǁĂLjƶ!ƒ LJdž ŧƪƒƧƥ!ƒ ýdžƙɳdž LJĂŧƙő

ƥĜƬƙpǕƒ Ŏ5 Ŏ5ƧƬdž!ƒ YĜƱl!ƒ ŧődžNjD ƔƶƪƶŧƪƒƧƥǁ! ýdžƙɳdžŧ ŧőLjĜdžǆ!ƒ ŧőƧĜɳƙ!ƒ ǁĂLjƶ!ƒ ƧĜőƙƤƒ Diƙ ƥƥĂ

NlɳĂD LJdž ƧőƛŧĜƶ ŧő5ƧƬdž!ƒ ĜnjƙĜdžƥƤ ƱĜƶƙƧƒ ýǘƤ LJdž ǁĂLjƶ!ƒ ljƦNj Nlƶƶǁƙ ĭƦ!ƒ ƧĂƥǁ!Ă ÜŎLjĜdžǆ!ƒ

[illegible]

استبانة (155) تم توزيع [illegible]

على أفراد العينة، وقد بلغ عدد الاستبانات المستردة والصالحة لأغراض التحليل (66) استبانة بنسبة

استرجاع (42.58%) من مجموع الاستبانات الموزعة، [illegible]

[illegible]

(1-4) [illegible]

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	47	22	16	%34.04
H.S.B.C	32	11	9	%28.12
[illegible]	23	18	8	%34.78
[illegible]	21	15	11	%52.38
[illegible]	18	14	10	%55.56
[illegible]	5	5	5	%100
[illegible]	9	7	7	%77.78
[illegible]	155	92	66	%42.58

(6-4) [illegible]

[illegible]

ƚơŝdž!ƒ ƧƯǀƒ) ƚƪƒƨƥ!ƒ ƚǀǒƵ Ǐŀƶ ǴnjƶǒƨǍǩ Ǆǩ Ǒǩ!ƒǍ ƚǒƑǴnjǀ!ƒ ǴnjǩƨǍƬ Ǒ5 ƚǀǴǩƪǕƒ ƴưǍ Ǐ!ǫ ƴƬǍǩ!ƒ .(2 ǄpƧ

Ʃ5ǀ ƘơǩǴnjǩƥǴƵǫ ƥǀƵ ƚƪƒƨƥ!ƒ ǀƦǊ ǋƑǴǩǀ Ʃ5ǀ Ǐŀƶ ƴǍƬơ!ƒ ƚǒǀǴƚdžǫ Ǵnjƶ ƥƬǀǒǍ :ƔƐǭǕƐ ǀƑǴǩ Ǉ Ɣ ƔǍŀƪƶ Ǒŀƥƒƥ!ƒ ƚǴƪǩǕƒ ƚǀǒƨƱƶ ƘǴƶƛ!ƒ ƴdžǴƶdž ǄƒƥƤǩƪǴƶ ǀƥǕƒ ƘǴƶƛ ƩǴǒp Ǆǩ ƥpǍ Ǖ2ǍƧƯ!ƒ %79 - %61 ǇǄdž ƘǀǴƚ ƒƦǫ ƚ!ǍƶǀdžǍ %60 ǇǄdž ƴpƊ ƘǀǴƚ ƒƦǫ ƚ5ǒƶư) ƚdžǒǀ!ƒ ƧƶǩƶǩǍ Ǵ5!Ɗ-ǤǀǴƶǀǍƧƚ ƴdžǴƶdž ǁƒƧƤǩƪƒ Ǆǩǒƪ ƚǒơ Ǖ(Sekaran and Bougie,2010) .(ƧƛƚƋ5 %80 ƘǀǴƚ ƒƦƊ ǀƥǒƞǍ Ǵdžƚ ƚǀǴƶǩƪǕƒ ƘƒƧǀ5 ƴǒdžƞ! ǊƞƒƧƤǩƪƒ ǄƛǇǄdžǍ ǕǀƥơǏŀƶ ƚƪƒƨƥ!ƒ ƥǴƶƊ ǇǄdž ƥƶ ƴƚ! Ǒŀƥƒƥ!ƒ ƚǴƪǩǕƒ .(2-4) ǄpƧ ƴǍƥƞ!ƒ Ǒ5 ƥƧƒǍ ǍǋǍ

(**2-4**) !5ƥ ǕǋǭǁǁƐ

ƶƨƐƥǭǁƐ ǭƑǴǕ ǏƚǤƐǭǁƐ 5ƒƨƚǕǁ ƒƨǁǴ ǑƑǴǋƥǀ ǕǄƑƴǄ ƛƋƑƚǋ

Ǵ5!Ɗ ƚdžǒp	ƘƒƨƖ5!ƒ ƥƥƵ	ƥƶ!ƒ
%90.8	13	ǑdžǒƯǀǩ!ƒ ƴƚǒǌ!ƒ
%84.5	6	ǑƶƪǴơdž!ƒ ƘǴdžǍŀƶdž!ƒ ǄǴƯǀ
%80.7	7	ƚǒƱǒƱƤǩ!ƒ ƘǴǀƨƒǍdž!ƒǍ ƚǒƧǴǒƶdž!ƒ Ƨǒ!ǴƚǩǕ! ǏƧǴǒƶdž!ƒ ǄǴƯǀ!ƒ
%80.8	8	ƚǒƧǍƥ!ƒ ǴƒƥǕƒ ƧǒƧǴǀǩ ǄǴƯǀ
%82.3	6	ƨ5ƒǍơ!ƒ ǄǴƯǀ
%88.7	6	ƚǒ!ǍƑƪdž!ƒ ƚƶƪǴơdž ǄǴƯǀ ƚǒƶƱǩ Ǒ5 ǁǍǀƶ!ƒ ǋƞƒǍǩ Ǒǩ!ƒ ƘǴƶǍƶƬ!ƒ
%83.63	46	(ƘƒƨƖ5!ƒ ƴǒdžƞ) ƚƪƒƨƥ!ƒ ǀƥƊ

ǴnjpǴƪǩƒǍ ƚƪƒƨƥ!ƒ ǀƥƊ ƘǴƶƛ Ǐŀƶ ƚ!ƥǍ ƚ!ǍƶǀdžǍ ǀƥǒƞ Ǵ5!Ɗ ƚdžǒp ǇǄƊ (2-4) ǄpƧ ƴǍƥƞ!ƒ ǇǄdž ǇǄǒƶǩǒ ǏƧǴǒƶdž!ƒ ǄǴƯǀ!ƒ ƥƶ! Ǐǀƥǖƒ ƒǀƥơ Ǒ5 (%80.7) ǇǄƶ Ǵ5!Ɗ ƚdžǒp ƘơǍƒƧǩ ƚǒơ Ǖƚƪƒƨƥ!ƒ ƥǴƶǕ Ǒŀƥƒƥ!ƒ Ʃƪǖ! ǴǀƖ5Ǎ ƥƶdž!ƒ ǑdžǒƯǀǩ!ƒ ƴƚǒǌ!ƒ ƥƶ! (%90.8)Ǎ ǕƚǒƱǒƱƤǩ!ƒ ƘǴǀƨƒǍdž!ƒǍ ƚǒƧǴǒƶdž!ƒ Ƨǒ!ǴƚǩǕ! ƚƞƧƥ ƥǍƞǍ Ǐ!ǫ ǴnjǩƒƨƖ5 ƴǒdžƞ!Ǎ ƴƚƚ ƚƪƒƨƥ!ƒ ǀƥǕ Ǵ5!Ɗ ƚdžǒp ƧǒƬǩǍ Ǵdžƚ .ǏŀƶǕ ǴǋǀƥơǑ5 ƚǒdžǀŀƶ!ƒ ǑǋǀǍ Ǖ%60 ǴǒƑǴƬơǫ ƚ!ǍƶǀdžǍ ƚdžǒǀ!ƒ Ƙpǵ5 ƦǫǕ(%83.63) ƚdžǒǀ!ƒ ǀƦǊ ƘƷǀƶ ƚǒơ ǕǀƥǒƞƮǴƪǩƒǍ ƘǴƶƛ

[illegible]

[illegible]

[illegible]

[illegible] (7-4)

[illegible] Statistical Package for Social-SPSS [illegible]

[illegible]

[illegible]

[illegible] 1

[illegible]

[illegible]

[illegible] (Cronbach Alpha) [illegible] - 2

[illegible] (T) [illegible]

[illegible]

[illegible] (%5) [illegible]

[illegible] (3) [illegible]

.(1+2+3+4+5/5) [illegible]

[illegible] (One-Way ANOVA) [illegible] 3

[illegible]

[illegible] (Likert Scale) [illegible]

[illegible]

[illegible] (3-4) [illegible]

(3-4) [illegible]

[illegible]	[illegible]
[illegible]	2.33 – 1
[illegible]	3.66 – 2.34
[illegible]	5 – 3.67

[illegible]

.1.333 = 3/4 = 3/(1-5) = [illegible]

:ƚƨƐƥƣǁƐ ƖƐƣƣƟƊǅ (8-4)

اقتصرت الدراسة الحالية على المحددات التالية:

المحددات المكانية: اقتصرت الدراسة الحالية على البنوك التجارية العُمانية، وبالتالي هناك صعوبة في تعميم نتائج هذه الدراسة على البنوك التجارية الأخرى العاملة في سلطنة عُمان والأنواع الأخرى من البنوك العاملة في السلطنة.

المحددات الزمانية: تم إجراء هذه الدراسة خلال النصف الثاني من عام 2013.

المحددات الموضوعية :

- ƋǍƥ ƎƍƐƢ ƨƍƎƤƙƈ ƄƵƢƤ ƍƄƙƨƃƆƅ ƚƨƨƈ ǀƊƥƆƅ ǀƋƨ ƒƥƊƆƅ ƓƨƊƨƅ ǀƋƨ ƚƥƥƨƏ ƐƚƀƥƆƅ ƈƨƣƤ ƉƥƊƆƅ ƙƈƨ Ƌǂ! Ƌǂ! ƍǂǂƈ ƍǂƥǂ. ƋǍƥ ƎƍƐƢ ƨƍƎƤƙƈ ƄƵƢƤ ƍƄƙƨƃƆƅ ƚƨƨƈ ǀƊƥƆƅ ǀƋƨ ƒƥƊƆƅ ƓƨƊƨƅ ǀƋƨ ƚƥƥƨƏ ƐƚƀƥƆƅ ƈƨƣƤ ƉƥƊƆƅ ƙƈƨ

. ƎƍƐƤƆƅ ƋǍƓ ƔƆƍ ƓƨƊƨƅƆƅ ƆƤǅ ƄƨƍƎ ƉƥƊƆ ƎƍƐƤƆ ƪƣƤ

- اعتماد الدراسة على أسلوب الاستبانة لجمع البيانات، وهذا الأسلوب يعكس الاتجاهات التي تتأثر بعوامل كثيرة ومتعددة يصعب السيطرة عليها، مما قد يؤثر على إجابات المبحوثين، ƥƋƨƙƍ Ǒ!ƌƙ!ƌƛƅ

.ǇǏƆƅƍƙƛƆƅ ƚƌƛƌƞ ƪƥƬ ƎƐƋ ƉƥƊƆƅ ǇƤǈ ǋƌƙǇ ƪƥƬ

- تدني نسبة الإجابة عن السؤال المفتوح في أداة الدراسة حيث بلغت نسبة الاستبانات التي تحتوي إجابات (19.70%) من الاستبانات التي خضعت للتحليل.

- تدني نسبة استرجاع الاستبانات، حيث وصلت إلى (42.58%) مما يدل على ضعف تعاون مجتمع الدراسة.

Ƨ DŽƑǪǁǃ üƬ ƺǁǃ

ǀ ƑǐƮ ƥƺǁǃ ƥƑǤǂǪǀǃNj ǀ ƑǜƑǐǤǁǃ üǐǂƟǂ

ǫǐNJDŽǂ **1-5**

DžǐǤǐǙǂ ƨDŽǂǁ ǆǐƺǃƥƷNjDžǐǫǁǃ ǀ ǃƥǐƸǂDžǁǃ ƒ ƨƟ ǆ ƨ ǃƥǫǁǃ ǆǜǐƳ ǫǃƥƺǆ ƫ ǝƑƬǪ **2-5**

ǆ ƨ ǃƥǫǁǃ ǀ ƑǐƮ ƥƺ ƥƑǤǂǪǃ **3-5**

ƧDžƑƠǁǁƐ üƬƨǁǁƐ

lƑĩƮƥƨǁǁƐ ƥƑƓƗƠǀƐǆ lƑǆƑĩƓǁƐ üĩǂƟƗ

:ơĩǋDžƗ (1-5)

ƘƓō ư Ƨ5Ă ƗǁƑƪDĂ ƻƒƥǋD ČĂư Ŏ5 Ɠǌƙ ƮƿƓǈdžĂ üƓǌǁōǁơƙĂ üƘƓǈƓōǁ! ǘư ƧƵ ýƮ5!ƒ ƒƦǋ ǈdžư ƙō

ǘōǁōƮ5ƙ ǘ5ƮĂ Džōƥlƙƞ Čƥƞ!ƒ Džƙō ƻĂƪĂ üƗdžƥƤƙƪdž!ƒ ƗōƑƓƮơǗƒ Ɣō!ƓƪǕƒ ýǔƤ ǈdž ǁ!ƦĂ üƗƪƒƧƥ!ƒ

ƧƓƞƙƤƒ Ĭ!ƍ ǁ!Ʀ ƥƶƞ ýƓlƙǈǗƒ DžƛüǈōƞōƞƙƪdžǁǁIJ! ƗōƻōƱĂ!ƒĂ Ɨō5ƒƧƺĂdžōƥ!ƒ ƗƪƒƧƥ!ƒ ƗǉōƵ ƒ ƑƓƮƤ!

.ƗƪƒƧƥ!ƒ ƘƓō ư Ƨ5

DžĩƓĩǁǁƗƨDžǂǁǁ ƞĩƻĩưǋǁǁƐǌ ƞĩƺƐƥƷǋDžĩơǁǁƐ lƐƥĩƩƗDžǁǁƐ ƒƨƟ ƞƨƐƥơǁǁƐ ƞǆĩƳ ơƐƥƺĆ ƫ ƏƑƮƠ **(2-5)**
ƥƥƵ ü ƒ ƮƤƙ!ƒ üŎdžǁǁƶ!ƒ ýǋƋdž!ƒ) Ŏ5 Ɨǉōƶ!ƒ ƥƒƧ5Ǖ ǈōƞōƞƙƪdžǁǁIJ! Ɨō5ƒƧƺĂdžōƥ!ƒ ƒ ƑƓƮƤ!ƒ ƘǁǁǍdžƙ
.ǈōƞōƞƙƪdž!ƒ ýĂơ ƗǁǁdžƓƬ ƗōƋƧ ƥōƥơƙ ýƞD ǈdž ƓǌǁōǁơƙDžƙ ƥƿĂ ü(ŎōƱĂ!ƒ Ĭdžƪdž!ƒ ülƧƞƤ!ƒ ƘƒĂǉƪ

(1-5) !5ƥ üǋơǁǁǁƐ

ƞĩƻĩưǋǁǁƐǌ ƞĩƺƐƥƷǋDžĩơǁǁƐ ƞƨƐƥơǁǁƐ lƐƥĩƩƗDž ƒƨƟ ƞƨƐƥơǁǁƐ ƞǆĩƳ ƯĩƦǋƗ

% Ɨƞƪǉ!ƒ	ƧƒƧǂƙ!ƒ	ƘƓƑ5!ƒ	Ƨōƺƙdž!ƒ
%25.75	17	ǈĂƥ Ɠdž5 DžĂǁƞƥ	Ŏdžǁǁƶ!ƒ ýǋƋdž!ƒ
%59.09	39	ƩĂōƧĂ!Ɠǂƞ	
%12.12	8	ƧōƙƪƞƓdž	
%01.52	1	ǉƒƧĂƙǂƥ	
%01.52	1	ăƧƤD	
%100	66	ƳĂdžƞdž!ƒ	
%42.42	28	ƗƞƪƓơdž	ƒ ƮƤƙ!ƒ
%16.67	11	Ɨō5ƧƮdžĂ Ɨō!Ɠdž DžĂǁƵ	
%24.24	16	ýƓdžƵD lƧƒƥƍ	
00.00	0	ƥƓƮƙƿƒ	
%16.67	11	ăƧƤD	
%100	66	ƳĂdžƞdž!ƒ	

%10.60	7	ƦƒĂǀǰʅ 1-3 ǇǆǇ	ǀƨƜƤ!ƒ ƦƒĂǀǰʅ ƥƥƵ
%25.76	17	ƦƒĂǀǰʅ 4-6 ǇǆǇ	
%34.85	23	ƦƒĂǀǰʅ 7-9 ǇǆǇ	
%28.79	19	ƦƒĂǀǰʅ 10 ǇǆǇ ƨƛǂƊ	
%100	66	YĂǆǇɳǆ!ƒ	
%18.18	12	ƨőƥǆǇ	ŎƽőƱĂ!ƒ Ĭǆǅʅǆ!ƒ
%18.18	12	ƨőƥǆǇ ƥƵƓʅǆ	
%22.73	15	Ǆʅƿ ƩőƑƨ	
%07.58	5	ǂƜƶƬ ƩőƑƨ	
%33.33	22	ăƨƤƊ	
%100	66	YĂǆǇɳǆ!ƒ	

:Őǁő ƓǆǇ ǇőƜƙ (1 - 5) ǄƿƨýĂƥɳǁ! ƨƱǀǰ!ƓƜĂ

:ĬǄǂyǁƐ üǀǰƊǄǁƐ :ǯŃǰƈ

ƓǆǇ ĭƊ ǇĂƥ ƓǆƷ ǄĂǁƜƥ ǂɳƨƥ ǇĂǁǆǇơő ǇőƛĂơƜǆ!ƒ ǇǆǇ ǯƥƨƷ (17) ǇƊ (1-5) ǄƿƨýĂƥɳ!ƒ ǇǆǇ Ʊơǚǀǰ

ƦƺǁƜ ǂƜʅǀǰƜĂ ǯƥƨƷ (39) ƩĂőƨĂ!ƓǂƜ!ƒ ǀƥƓǌƬ ǇĂǁǆǇơő ǇǆǇ ƥƥƵ ƸǁƜ ƓǆǇǀǰőƜ ÜǂǀǰőƶƸ!ƒ ǇǆǇ (%25.75) ýƥƓƶő

ƨőƙʅɳƓǆ!ƒ ýǋƋǆ ǇĂǁǆǇơő ǇőƦ!ƒ ƥƒƨƷǕƒ ƥƥƵ ƓǆƊ ÜǇőƜőɳƙʅǆ!ƒ ǂőơ ǇǆǇ ƨƜǂǕƒ ǂƜʅǀǰ!ƒ ŎǋĂ (%59.09)

ǀǰƦǌ ƨőƬƙĂ Ü(%01.52) ǂƜʅǀǰ ƦƺǁƜ ǀǰƒƨĂƙǂƥ!ƒ ǂɳƨƥ ǂǁǆǇơ ǇőơŎƷ Ü(%12.12) ǂƜʅǀǰƜ ĭƊ (8) ƸǁƜőƷ

ǁĂǀǰƜ!ƒ ŎƷ ĬǁƵƋƷ ƩĂőƨĂ!ƓǂƜ!ƒ ǂɳƨƥ ǇǆǇ Ŏ!ƓƶƸ!ƒ ýǋƋǆ!ƒ ƦƒƦ ǂőƨƬƜ!ƒ ƨƥƒĂǂ!ƒ ƨƷƒĂƙ Ĭ!ǫ ǋƑƓƙǀǰ!ƒ

Ĭ!ǫ ǁ!Ʀ ƥĂƶő ƥƿĂ ÜƓǌőǁƵ ýĂƮơ!ƒ Ǆƙ Ŏƙ!ƒ ƦƓƜƓɳǕƒ ǂőƿƒƥƮǆ ǇǆǇ ƥőƨő ƓǆǇǆ ĂǋǰÜǂőǀǰƓǆƶ!ƒ ǂőƨƓɳƙ!ƒ

Ăơǀǰ ǋɳĂƙ!ƒ ĬǁƵ ýƥő ƨƬƋǆ ƒƦǋĂ Üǂő!ĂƑʅǆ!ƒ ǂƜʅƓơǆ YĂƴĂǆ ŎƷ ǯƓǆƓǆ!ǫ ƨƛǂƊ ǇĂǀǰĂǂő ƥƿ ǄǋǀǰƊ

.ǂőǀǰƓǆƶ!ƒ ǂőƨƓɳƙ!ƒ ǁĂǀǰƜ!ƒ ŎƷ ǂőƨƬƜ!ƒ ƥƨƒĂǆǁ! Őǆǁƶ!ƒ ƨőĂƱƙ!ƒ

: ţ ƬƠǂǁƐ :ƺǐǈƙ

ýþĠƶŏ Ġdž ĭ Ɗ ŀǀƪĠơdž!ƒ Ŏ5 LJĂƬ Ƭ Ƥƙdž LJŏǀŏɳƙƪdž!ƒ LJdž (28) LJƊ (1-5) ǊǆƧ ýĂþɳ!ƒ LJdž Ơư ƙŏ

ŀǀƪǉǀĂ ƺþƧ5 (11) ŀŏ5ƧƬdž!ƒĂ ŀŏ!Ġdž!ƒ ǊĂǂƶ!ƒ Ŏ5 LJŏƬ Ƭ Ƥƙdž!ƒ þþƵ Ƹǂǀ ĠdžǉŏǀÜŀǉŏƶ!ƒ LJdž (%42.42)

ŀǀƪǉǀ ĭ Ɗ (16) ĂǌƷ5 ýĠdžƵǕƒ ǀƧƒþǫ ƒ ƬƤƙ ǊǌǰŏþǃLJŏƦ!ƒ þƒƧ5Ǖƒ þþƵ ĠdžƊ Ü(%16.67) ƘƷǂǀ

Ƨ5ƒĂƙ Ĭ!ǫ ǋƑĠƙǉ!ƒ ǉƦǋ ƧŏƬƙĂ ÜþĠƬƙþǕƒ ǀþĠǌƬ ýdžơŏ LJdž LJŏƛĂơǀdž!ƒ LJŏǀ LJǂŏ Ǌ! LJŏơ Ŏ5 Ü(%24.24)

ÜŀƪƒƧþ!ƒ ƻƒþǋƊ ƨǀơƙĂ ŀŏ!ĂƑƪdž!ƒ ŀǀƪĠơdž ǊĠǕǉ ydž ýdžĠƶƙ!ƒ ĬǂƵ ǀƧþĠǀ!ƒĂ ŀǀƪĠǉdž!ƒ ƘĠƬ Ƭ Ƥƙ!ƒ

ŀǀƪĠǉdž ŎƙƙƙǊǌǰƙĠƬ Ƭ Ƥƙ LJƊ ŀ ŏơ ÜŀŏƧƒþŰƒĂ ŀŏǀƪĠơdž!ƒ ŀdžǕǉǕĠǀ LJŏǀŏɳƙƪdž!ƒ ŀ5ƧƶdžĬ!ǫ ǁ!Ʀǂ ƧŏƬŏĂ

.Ǌǌǰŏ!ǫ ŀǂǂĂdž!ƒ ǊĠǌǰdž!ƒĂ ýĠdžƵǕƒ ŀƶŏǀƱ!

:üǊƴǁƐ üƑǕǊǆ Ĭƺ ƔþĠƠǁƐ ǀ ƐǋǰƨƨƣƔ :ƺƙǁƑƙ

LJdž (7) LJƊ (1-5) ǊǆƧ ýĂþɳ!ƒ LJdž ǕơǘǉƷ Ŏ5ƧƬdž!ƒ ýdžƶ!ƒ ýĠɳdž Ŏ5 ǀƧǀƤ!ƒ ƘƒĂǉƪǀ ƨǂƶƙŏ Ġdžŏ5 ĠdžƊ

ĠdžǉŏǀÜŀǉŏƶ!ƒ LJdž (%10.60) ýþĠƶŏ Ġdž LJĂǂƛdžŏĂ ƘƒĂǉƪ ŀ ǘƛ Ĭ!ǫ ŀǉƪ LJŏǀ ǊǌǰƙƧǀƤ ƟĂƒƧƙƙ LJŏƛĂơǀdž!ƒ

ŀǀƪǉǀĂ ƺþƧ5 (17) ƘƒĂǉƪ Ƙƪ Ĭ!ǫ ƴǀƧƊ LJŏǀ Ŏ5ƧƬdž!ƒ ýĠɳdž!Ġǀ ǊǌǰƙƧǀƤ ƘƒĂǉƪ ƟĂƒƧƙƙ LJdž þþƵ Ƹǂǀ

ƘƒĂǉƪ ƴƪƙ Ĭ!ǫ ƴǀƪ LJŏǀ ŀdžþƤ!Ġǀ ǊǌǰƙƒĂǉƪ ƟĂƒƧƙƙ LJŏƦ!ƒ þƒƧ5Ǖƒ þþƵ LJĠǂ LJŏơ Ŏ5 Ü(%25.76) ƘƷǂǀ

ĠǋƧþpĂ ŀǀƪǉ LJĂǂƛdžŏ ƘƒĂǉƪ ƧƬƵ LJƵ ǊǌǰƙdžþƤ þŏƨƙ LJŏƦ!ƒ ĠdžƊ Ü(%34.85) ƘƷǂǀ ŀǀƪǉǀ ĭ Ɗ (23)

ƴǀƧƊ LJƵ þŏƨƙ ŀŏ5Ġǂ ŀŏǂdžƵ ǀƧǀƤ LJĂǂǂƙdžŏ ŀǉŏƶ!ƒ þƒƧ5Ɗ ŀŏǀ!Ġƺ LJƊ Ĭ!ǫ ǋƑĠƙǉ!ƒ ǉƦǋ ƧŏƬƙĂ Ü(%28.79)

.ŀǉĠǀƙƪǕƒ ŀǂƑƪƊ ĬǂƵ ŀǀĠɳǕƒ Ŏ5 LJŏǀŏɳƙƪdž!ƒ LJdž ŀŏ!ĠƵ ŀŏ5Ġ5ƬĂ ǀƧŏǀǂ ǀĂp ŎƱƶŏ þp Ġdždž ÜƘƒĂǉƪ

:Ĭ ƨĭư ǸǰǁƐ ĂDž ƨ DžǁƐ :ƫƴƓƐƥ

ƨ ǀķƤdž ƘǀdžƬ ƥǀ5 ƴôƨĂķ!ƒ Ŏ5 ǴǌƼƒƥNjD ƘǀǀƠ ƗǈǴǌķƪŮƒ LJD ƥƞǈ (1-5) DžƿƧ ýĂƥƞ!ƒ Ĭ!ǫ ƧƱǈ!ǴǌĂ

ý ƚ! ƥƧ5 (12) ƧŏƥdžƥƵƓƪdž Ĭdžƪ džĂ Ƨŏƥdž Ĭdžƪdž LJdž LJŏǌŏƞķƪdž!ƒ ƥƥƵ ƩǀǌƗŏƠ ÜƗŏƧƒƥŮƒ ƘǴŏĂķƪdž!ƒ

Ɨǌƪǈ LJĂǀǈdžŏĂ ǻƥƧ5 (15) DžǴƪƿŬƒ ƇƓƪƋƧ ƥƥƵ LJǴƚ LJŏƠ Ŏ5 Ü(%18.18) ǴNjƧƒƥǀdž ƗǌƪǈǌĂ ǴdžnjǈǈdžƩ

ǴdžDĂ Ü(%07.58) ǴNjƧƒƥǀdž Ɨǌƪǈǌ (5) ƗǌƵƬ ƩŏƑƧ Ĭdžƪdž LJdž LJŏǌŏƞķƪdž!ƒ ƥƥƵ Ʃǀǌ ǴdžǈŏǌÜ(%22.73)

ǊƑǴķǈ!ƒ ǈŖNj ƧŏƬķĂ ÜƘǴǌƓƪƠ ƱǌƓư Ĭdžƪdžǌ (%33.33) Ɨǌƪǈ LJĂǀǈdžŏĂ (22) DžNjƥƥƵĂ LJŏǌŏƞķƪdž!ƒ ŎƿǴǌ

Ŏ5 ƥƵƓƪŏ ƥƿ ƥŏƞ ƧƬƋdž ƒŖNjĂ ÜƗŏƧƒƥǫ ƘǴŏĂķƪdž ǀƥƵ ƘǀdžƬ ƗŏƠǌ Ɨǈŏƶ!ƒ ƧǴŏķƤƒ Ŏ5 ƳĂǈķ!ƒ Ĭ!ǫ

.ǊƑǴķǈ!ƒ ýư5D ĬǀƵ ýĂƮƠ!ƒ

(3-5) ƥƑƗƢƐ ǀƑĭƮƥƺ ǌƨƐƥơǁƐ:

ý ƚǌ ƗǀǈdžķdžƩ!ƒĂ ƗƪdžƤ!ƒ ƗƪƒƧƥ!ƒ ƥǴƶǌŪ ǻǀ5Ă ÜǴnjķƬƿǴǈdžĂ ƗƪƒƧƥ!ƒ ƘǴŏưƧ5 ƧǴǌķƤƒ ƇƨƞƩ!ƒ ƒŖNj Ŏ5 Džķŏƪ

ƘǴǈƨƒĂdž!ƒĂ ƨ ŏ!ƓƚƙǀƩ! ĭƧǴŏƶdž!ƒ DžǴƱǈ!ƒĂ ÜŎǌƪƓƠdž!ƒ ƘǴdžĂǀƶdž!ƒ DžǴƱǈĂ ÜŎdžŏƱǈķ!ƒ ý ƚŏnj!ƒ :LJdž

:Ŏ!Ǵķ!ƒ ĂƠǈ!ƒ ĬǀƵ ǁ!ŖĂ .ƨ5ƒĂƠ!ƒ DžǴƱǈĂ ÜƗŏƧĂƥ!ƒ ƇƒƥŮƒ ƧŏƧƓǀķ DžǴƱǈĂ ÜƗŏƱŏƱƤķ!ƒ

(1-3-5) ƐƥƨƮĭǌ ǌƥƐĭƨǌ ŬNjǁĂ:

ķǌĭdžƑDžǁƐ ǌĭƥƑǈƗǁƐ ƿNjdžƓǁƐ njơǁ ǌĭǁNjƋƨDžǁƐ ǌƓƨƑƟDž !ƑưdžƩ ƼĭƓưƗ ǀƑDžNjƽDž ƥƺƐNjƗ ŮĶ

.ƗŏƵƧ5 ƘǴŏưƧ5 ƩdžƤ Ĭ!ǫ Ɨŏư Ƨ5!ƒ ǈŖNj Džƪǀǈķ Ă

[illegible] **(1-1-3-5)**

[illegible]

[illegible] (13) [illegible] (T) [illegible].

(**2**-**5**) [illegible]

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
1	[illegible]	4.26	0.882	4	[illegible]
2	[illegible]	4.35	0.712	1	[illegible]
3	[illegible]	4.26	0.730	5	[illegible]
4	[illegible]	4.06	0.782	9	[illegible]
5	[illegible]	4.32	0.788	2	[illegible]
6	[illegible]	4.21	0.886	6	[illegible]
7	[illegible]	3.86	0.875	13	[illegible]
8	[illegible]	4.03	0.841	10	[illegible]

[illegible]	12	1.094	3.94	[illegible]	9
[illegible]	11	0.832	4.02	[illegible]	10
[illegible]	3	0.844	4.32	[illegible]	11
[illegible]	8	0.755	4.12	[illegible]	12
[illegible]	7	0.814	4.21	[illegible]	13
[illegible]		0.578	4.15	[illegible]	
1.373				(T) [illegible]	
0.174				[illegible]	

[illegible] (2-5) [illegible] (4.15) [illegible] (3) [illegible] (T) [illegible] (%5) [illegible].

[illegible] (4.35- 3.86) [illegible]

[illegible] (1.09 - 0.71) [illegible] 9 [illegible]

[illegible]

[illegible] (**2-1-3-5**)

[illegible] (6) [illegible] (T) [illegible]

(3-5) [illegible]

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	1	0.766	4.24	[illegible]	1
[illegible]	3	0.872	4.09	[illegible]	2
[illegible]	5	0.849	3.95	[illegible]	3
[illegible]	2	0.953	4.12	[illegible]	4
[illegible]	4	0.771	4.08	[illegible]	5
[illegible]	6	0.867	3.95	[illegible]	6
[illegible]		0.637	4.07	[illegible]	
0.262				(T) [illegible]	
0.794				[illegible]	

[illegible] (3-5) [illegible] (4.07) [illegible] (0.95 - 0.63) [illegible] (T) [illegible] (%5) [illegible]

[illegible]

[illegible] (1) [illegible] (4.24) [illegible] (3.95) [illegible]

(3-1-3-5) [illegible]:

[illegible]

[illegible] (7) [illegible] (T) [illegible].

(4-5) [illegible]

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
1	[illegible]	4.26	0.708	1	[illegible]
2	[illegible]	4.18	0.858	3	[illegible]
3	[illegible]	4.20	0.789	2	[illegible]
4	[illegible]	4.00	0.784	5	[illegible]
5	[illegible]	3.92	0.900	6	[illegible]
6	[illegible]	4.06	0.742	4	[illegible]
7	[illegible]	3.91	0.890	7	[illegible]
[illegible]		4.08	0.554	[illegible]	
(T) [illegible]		0.338			
[illegible]		0.736			

ƻŏǃǴǂƙǃƒ ǏǃǄƵ ƨǂƙƧŏ ǐƧǴŏƶǆ ǅǴƲǉ Ƨ5ƒǍƙ ǂƞƧƥ ǇǇ ƱơǗǉ (4-5) ǅǆƧ ýǍƥƞǃƒ Ǐǃǫ ƳǍƞƧǃǴ

ǂʅƒƧƥǃƒ ǂǉŏƵ ƥƒƧ5ǅ ƧƲǉ ǂǌƞǍ ǇǆǄ ǂŏǉǴǆǄƶǃƒ ǂŏƧǴƞƙǃƒ ǁǍǉǃƒ Ǒ5 ǂŏƱŏƱƤƙǃƒ ƘǴǉƨƒǍǆǄǃƒǍ ǂŏƧǴŏƶǆǄǃƒ

ǂǆǄŏǆ ǇǇ (T) ƧǴƙƤƒ ǅǄƒƥƤƙʅƒ ǇǆǄ ƧǌƲŏǍ ǴǆǄǂ Ǖ(4.08) ǅǄǍǃǆǄǃƒ ƒƦǌǃ ǅǴƶǃƒ Ʊʅ ǍǄǆǄǃƒ ƹǃ Ʀǫ Ǖǂŏǃ ǴƵ ƘǉǴǂ

ƥǉƵ ǂŏ5ƒƧƹǍǆǄŏƥǃƒ Ƙƒ ƧŏƺƙǆǄǃƒ ǇǆǄ ǐǅ Ǐǃǫ ǎƨƶƙ ǂŏƑǴ ƮơǪ ǂǃǛƥ Ƙƒ Ʀ ƭǍƧ5 ǅǃ Ʃŏǃ Ʊʅ ǍǄǆǄǃƒ ƒƦǋ

ǂʅƒƧƥǃ ǂǄǃǴǄǃƒ ǂŏǆǄƥƶǃƒ ǂŏƵƧ5ǃƒ ǂŏƯƧ5ǃƒ Ư5Ƨ ƴŏƱƙʅǉ ǂƞŏƙǉǃƒ ǉƦǌ ƇǍƯ Ǒ5Ǎ Ǖ(%5) ǂǃǃƒ ǎǍƙʅǆǄ

ǏǃǄƵ ƨǂƙƧŏ ǐƧǴŏƶǆǄ ǅǴƲǉ ǂŏǉǴǆǄƶǃƒ ǂŏƧǴƞƙǃƒ ǁǍǉǃƒ ǎƥǃ Ƨ5ƒǍƙŏ" ǏǉƶǆǄǉ Ǖǂǃŏƥǉǃƒ ǂŏƯƧ5ǃƒ ýǍǉǆǍ

ƥƒƧ5ǅ ƘǴǉǴƞǫ ƴŏǆǄƞ ǇǇ Ǐǃǫ (4-5) ǅǆƧ ýǍƥƞǃƒ ƧŏƬŏ ǴǆǄǂ ."ǂŏƱŏƱƤƙǃƒ ƘǴǉƨƒǍǆǄǃƒǍ ǂŏƧǴŏƶǆǄǃƒ ƻŏǃǴǂƙǃƒ

ƘơǍƒƧƙ ƥǃ5 Ǖƭŏǌƪƙǃƒ ǇǆǄ ǑǃǴƵ ǎǍƙʅǆǄǉ ƘǴǴƞ ǐƧǴŏƶǆǄǃƒ ǅǴƲǉǃƒ ƥƶǉǉ ǂǃǃƶƙǆǄǃƒ Ƙƒ Ƨǃ5ǃ ǂǉŏƶǃƒ

ƻŏǃǴǂƙǃƒ ǅƒƥƤƙʅǴ ǂǃǃƶƙǆǄǃƒ ǃƧǃ5ǃƒ ƘǃƙơƒǍ Ʀǫ Ǖ(4.26 - 3.91) ǇǉǉƘƒƧǃ5ǃƒ ǉƦǌ ǂǉǴʅơǃƒ ƘǴƱʅǍƙǆǄǃƒ

Ǒ5 Ǖƭǉƪƙǃƒ ǂƞƧƥ ǂŏơ ǇǆǄ ǂǉƙƧǆǄ ýǍǅ ǁǉǃƒ Ǒ5 ǂŏǍƑʅǆǄ ƨǂƧǆǄ ýǂǃ ƻŏǃǴǂƙǃƒ ƱŏƱƤƙ Ǒ5 ǂŏƧǴŏƶǆǄǃƒ

ǴǆǄǃǂ ǂƑƧǴƱǃƒ ƘƒƧŏƺƙǃƒ ǂǌƞƒǆǄǃ ǂŏƱŏƱƤƙǃƒ ƘǴǉƨƒǍǆǄǃƒ Ǒ5 ƧƲǉǃƒ ǃƥǴƵǫ ǅƙŏƙ ǂƶǉǴʅǃƒ ǃƧǃ5ǃƒ Ƙǃƙơƒ ǇǉǍ

ǴǆǄǅ Ǖƭǉƪƙǃƒ ǂƞƧƥ ƩǴǃǃ ǂǉǴʅơǃƒ ƘǴƱʅǍƙǆǄǃƒ ǂǃƧǴǃǆǄ ǂŏơ ǇǆǄ ǃƧŏƤǛƒ ǂǉƙƧǆǄǃƒ ƙǁǃƦǃ ǂƞǴơǃƒ ƘƵƥ

ƱʅǍƙǆǄ ǇǉǉǴǌǅǴƱʅǍƙǆǄ ƘơǍƒƧƙ Ʀǫ Ǖƭǉƪƙǃƒ ǇǆǄ ǑǃǴƵ ǎǍƙʅǆǄǉ ƘǴǴƞ ƥǃ5 ƘƒƧǃ5ǃƒ ǂǉǃǉ ƒ Ƥŏ ǴǆǄ

0.900 -) ǇǉǉƘƒƧǃ5ǃƒ Ǒƙǃƒ ǂŏƧǴŏƶǆǄǃƒ ƘǴ5ƒƧơǉǛƒ ǅǆǄ Ǐǃǫ ƧƲǉǃǴǍ ǕǂƶǉǴǃƒǍ ǏǃǍǛƒ ǇǉƙƧǃ5ǃƒ

.ǂʅƒƧƥǃƒ ǂǉŏƵ ƥƒƧ5ǅ ƘǴǉǴƞǫ Ǒ5 ƧǉǂƳƧǴǃƙǍ ƭǴʅƙƒ ƥǍƞǍ Ǐǃǫ ƧŏƬƙ Ǒƙǃƒ (0.708

ǐƧǴŏƶǆǄǃƒ ǅǴƲǉǃƒ Ƨ5ƒǍƙ ǂǉǆǄǏ ǁƧƥƙ ǂŏǉǴǆǄƶǃƒ ǂŏƧǴƞƙǃƒ ǁǍǉǃƒ ǇǇ Ǐǃǫ ǊƑǴƞǃƒ ƧŏƬƙ ǅǴƵ ýǂƬǉǍ

ǂǉʅǴơǆǄ ǅǴƲǉ ƭǉƱƙ Ǒ5 ǑʅǴʅǅ ǅǄǍǆǄǂ ǂŏƱŏƱƤƙǃƒ ƘǴǉƨƒǍǆǄǃƒǍ ǂŏƧǴŏƶǆǄǃƒ ƻŏǃǴǂƙǃƒ ǏǃǄƵ ƨǂƙƧǆǄǃƒ

[illegible]

[illegible] (4-1-3-5)

[illegible]

[illegible] (T) [illegible] (8) [illegible]

(5-5) [illegible]

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	1	0.725	**4.42**	[illegible]	1
[illegible]	2	0.706	4.20	[illegible]	2
[illegible]	7	0.803	4.03	[illegible]	3
[illegible]	4	0.685	4.15	[illegible]	4
[illegible]	5	0.755	4.12	[illegible]	5
[illegible]	3	1.001	4.17	[illegible]	6
[illegible]	6	0.739	4.09	[illegible]	7
[illegible]	8	0.990	3.94	[illegible]	8
[illegible]		0.528	4.14	[illegible]	
1.345				(T) [illegible]	
0.183				[illegible]	

[illegible]

(5-1-3-5) [illegible]

[illegible] (6) [illegible] (T) [illegible]

(**6-5**) [illegible]

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	1	0.903	4.02	[illegible]	1
[illegible]	2	0.867	3.95	[illegible]	2
[illegible]	6	1.076	3.36	[illegible]	3
[illegible]	5	0.964	3.45	[illegible]	4
[illegible]	3	1.041	3.80	[illegible]	5
[illegible]	4	1.084	3.47	[illegible]	6
[illegible]		0.723	3.68	[illegible]	
0.834				(T) [illegible]	
0.211				[illegible]	

(7-5) [illegible]

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible]	[illegible]	0.174	4.15	[illegible]	1
[illegible]	[illegible]	0.794	4.14	[illegible]	2
[illegible]	[illegible]	0.736	4.08	[illegible]	3
[illegible]	[illegible]	0.183	4.07	[illegible]	4
[illegible]	[illegible]	0.2108	3.68	[illegible]	5
4.052				[illegible]	
0.057				(T) [illegible]	
0.477				[illegible]	

[illegible] (7-5) [illegible]

[illegible] (4.052) [illegible]

[illegible]

:ŀƅĭďĵƑǩŀŀĒ ŀƅ ƨ ĭƋƥŀŀĒ ŀƅĭ Ƭ ƥƸŀŀĒ (**2-3-5**)

ķŀƅĭŀŀŇƋ ƨ ĎŽŀŀĒ ŀƅĞ ƨ ƑƟĎŽ !Ƒƿďž ƼĭĞƯŧ Ɩ ƑĎŽŇƾĎŽ Ĭ ƺ ŀƅĭďĵƑĎŽǇŀŀĒ ŀƅĭƥƑƜŧŀŀĒ ƿŇďĵĞŀŀĒ ǇƜŀŀĒŇŧ Ɩ ƑĞŇƴ Ƭ ƣƜŀŀŇŧ ŰĶ

ǇĎž ƖƧƖ5 ý‡! ŧőƧĞőƶďž!ƒ ƘĞ5ƒƧơǇŰƒĂ ŧőƅĞ Ɩơ!ƒ ƘĞƱƖĂƙďž!ƒ ƔĞ Ɩƙơƒ Ďƙ ƥƖ5 Üŧő ư Ƨ5!ƒ ǉƦŇ ƧĞƅƙƤŰĂ

ƥƶƅǇ! (T) ŧďžőƿ ƥĞƞőǫ Ďƙ Ğďž‡ ÜƘƒƧƖ5 (6) ĞŇƥƥƵ Ƹ!Ğƅ!ƒĂ ŧ Ɩ ƒƧƥ!ƒ ŧǇĞƅƙ Ɩ ƒ Ŏ5 ƖƥƧƒĂ!ƒĂ ƥƶƅ!ƒ ƒƦŇ ƘƒƧƖ5

.ŧƿǖƶ!ƒ ƘƒƦ ŧőƑĞ Ƭ ơŰƒ ŧ!Űƥ!ƒ ƴďž ý‡‡

(**8-5**) !5ƥ üŇƣŀŀĒ

.ƑŀŀƦƑďĵŧ ŀƅĞŧƥĎŽ ŀƅƙŇƟĞĎŽŀŀĒ ƿŇďĵĞŀŀĒ ǇƜŀŀĒŇŧ Ĭ ŧŀŀĒ Ɩ ƑĞŇƴ Ƭ ŀŀĒ ƣƴĞŀŀ ƼĭĞƯŧŀŀĒ ŀƅƜƥƣŇ ŀƅĞŧƥŀŀĒŇ ŀƅĭƥƑĭƴĎŽŀŀĒ Ɩ ƑƺƐƥƟďĵŰĒŇ ŀƅĭĞƑ ƨ Ɵŀŀ Ɩ ƑƯ ƨ ŇŧĎŽŀŀĒ

ƼĭĞƯŧŀŀĒ	ŀƅĞŧƥŀŀĒ	Ƹ ƐƥƟďĵŰĒ ăƥƑĭƴĎŽŀŀĒ	Ư ƨ ŇŧĎŽŀŀĒ Ĭ ĞƑ ƨ ƟŀŀĒ	Ɩ ƐƥƾƨŀŀĒ	!5ƥŀŀĒ
ŧő!ĞƵ	1	0.815	3.83	ĞŇƿőƥ! ŧďžƑĞǇ!ƒ ŧďžƱǇŰƒ Ƨőőƺƙ Ĭ ŀŀƵ ƖƧƒƥŰƒ ƒ Ƨơƙ .ĞŇƙďžƇǖďž Ďƥƶ ýĞơ Ŏ5	1
ŧƱ Ɩ Ăƙďž	3	0.855	3.62	ƘĞƿǖƶ!ƒ Ďŧơő Ɣ Ɩ ĞǇďž Őďžőƴǉƙ ý‡őŇ ƴ ư Ă ŧ!ĂŇƖ . ŀŀ ǇƅƖ!ƒ Ŏ5 ŧ5ŀŀƙƤďž!ƒ ƘƒƧƒƥŰƒ ǇŎƅ	2
ŧƱ Ɩ Ăƙďž	5	1.107	3.23	. ŀŀ ǇƅƖ!ƒ Ŏ5 ŧő!Ă Ƒ Ɩ ďž!ƒ ƨ ‡ƒƧďž ƥőƥơƙ ŧ!ĂŇƖ	3
ŧƱ Ɩ Ăƙďž	4	1.197	3.27	ƘƒƥƒƧőŰƒĂ ƻ ő!Ğ‡ƙ! Ƨ Ƭ ĞǇƵ Ƨ Ƭ ơ ŧ!ĂŇƖ .ŧő!Ă Ƒ Ɩ ďž ƨ ‡Ƨďž ý‡! ƘƒƧĞďžƛƙ Ɩ ŰƒĂ	4
ŧő!ĞƵ	2	0.924	3.71	ĎžĞƱǇ ƾőƅƱƙ! ŧďž ƨ ǖ!ƒ ŧőŀőƬ5ƙ!ƒ ƘĞďžĂŀŀƶďž!ƒ Ƨ5ƒĂƙƙ .ŧő!Ă Ƒ Ɩ ďž!ƒ ŧƅ Ɩ Ğơďž	5
ŧƱ Ɩ Ăƙďž	6	1.206	3.15	ƖƧƥĞ!!ƒ ŧőŀŀďžƶ!ƒĂ ŧőďžŀŀƶ!ƒ ƘƒƇĞ5‡!ƒĂ ƘƒƧƅƤ!ƒ Ƨ5ƒĂƙƙ .ŧƛőƥơ!ƒ ŧőƧƒƥŰƒ ŧƅ Ɩ Ğơďž!ƒ ŧďžƱǇƿ ƾőƅƱƙ Ĭ ŀŀƵ	6
ŧƱ Ɩ Ăƙďž		3.47		!ƑƴŀŀĒ Ĭ ĞƑ ƨ ƟŀŀĒ Ư ƨ ŇŧĎŽŀŀĒ	
0.127				(**T**) ŀƅĎŽĭ5	
0.450				ŀƅĭƋƑ Ƭ ƟŰĒ ŀƅŀŀŰƣŀŀĒ ŋŇŧ ƨ ĎŽ	

[illegible] (8-5) [illegible]

[illegible]

[illegible] (3.83-3.15) [illegible] (3.47) [illegible]

[illegible] (1) [illegible]

[illegible] (6) [illegible] (3.83) [illegible]

[illegible]

[illegible] (3.15) [illegible]

[illegible]

[illegible] (T) [illegible] (3) [illegible]

[illegible] (%5) [illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

[illegible]

(3-3-5) [illegible]:

[illegible]

[illegible] "([illegible])

[illegible]:

[illegible] (One-Way ANOVA).

[illegible] (9-5) [illegible].

(9-5) [illegible]

[illegible] **(one- Way ANOVA)** [illegible]

[illegible]	F [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
0.307	1.23	0.055	5	0.220	[illegible]	[illegible]	[illegible]
		0.045	60	2.721	[illegible]		
			65	2.941	[illegible]		
0.802	0.41	0.164	5	0.657	[illegible]	[illegible]	
		0.402	60	24.506	[illegible]		
			65	15.865	[illegible]		

[illegible] (9-5) [illegible] (%5) [illegible]

[illegible]

[illegible]:

[illegible] (One-Way ANOVA).

[illegible] (10-5) [illegible].

(10-5) [illegible]

[illegible] (one- Way ANOVA) [illegible]

[illegible]	F [illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]
o.931	0.15	0.007	4	0.218	[illegible]	[illegible]	[illegible]
		0.047	61	2.920	[illegible]		
			65	2.941	[illegible]		
0.424	0.95	0.367	4	1.101	[illegible]	[illegible]	
		0.388	61	24.060	[illegible]		
			65	25.162	[illegible]		

[illegible] (10-5) [illegible] (%5) [illegible]

[illegible]

[illegible]

[illegible].

[illegible]:

[illegible] (One-Way ANOVA).

[illegible] (11-5) [illegible].

(11-5) [illegible]

[illegible] (one- Way ANOVA) [illegible].

[illegible]	F [illegible]	[illegible]	[illegible]	[illegible]		[illegible]	[illegible]
0.346	1.11	0.055	4	0.109	[illegible]	[illegible]	[illegible]
		0.049	61	1.284	[illegible]		
			65	0.050	[illegible]		
0.982	0.02	0.007	4	0.013	[illegible]	[illegible]	
		0.353	61	9.177	[illegible]		
			65	9.190	[illegible]		

ƥǀƵ ƗǒƑǴƮơǫ Ɨ!Ǚƥ ƘƒƦ ƨǍƧ5 ƥǍŋǍ ǅƥƵ (11-5) ǅƿƧ ýǍƥŋ!ƒ Ǒ5 ǉƥƧƒǍ!ƒ ǋƑǴƙǀ!ƒ ǇǆdžǇǒƕƙǒ

ƗǙʅǴơdž ǅǴƱǀƕ Ɨƿǚƶ!ƒ ƘƒƦ ƥǴžƕǖ! ǁǍǀƕ!ƒ ƨǒƕƱƙ ƗŋƧƥ! ǇǒƛǍơƕdž!ƒ Ƨǒƥǁƙ ƘǴǑǍƙʅdž Ǒ5 (%5) ǎǍƙʅdž

ǇǅǇ Ǒǀƶǒ ǴǆžǆdžǙǃƧƕƤ!ƒ ƘƒǍǀʅ ƥƥƵ Ƨǒǯƙdž Ǐ!ǫ ǎƨƶƙ ǈƶdžƙŋdž ǍǅǇ ǉƥƧƽǀdž ƘǀǴƗǅ ǇƒǍʅ Ɨǒ!ǍƑʅdž!ƒ

ƗŋƧƥ! ǁƒƧƥǙƒ ǎǍƙʅdž Σƽǀ ǅǌǒƥ! ýdžƶ!ƒ ýǴŋdž Ǒ5 ǅǌƙƧƕƤ ƘƒǍǀʅ ƥƥƵ ǇƵ ƧǀǀƕƒƱ ƯǯƕǍ ǇǒƛǍơƕdž!ƒ

.Ɨǒ!ǍƑʅdž!ƒ ƗǙʅǴơdž ǅǴƱǀƕ Ɨƿǚƶ!ƒ ƘƒƦ ƥǴžƕǖ! ǴǌǀƕǇǍǅdžƶǒ Ǒƙ!ƒ ǁǍǀƕ!ƒ ƨǒƕƱƙ

: Ǐ2ǐƣǋǁǃ ǍǅƵƨǅǁǃ ƥǐǯǂǅ ƒƨƟ :ƒyǴǃƥ

.(One-Way ANOVA) ǐƥǴơǕƒ ǇǒǴƕƙ!ƒ ýǒǁơƙ ƧǴƕƙƤƒ ǅǍƥƤƙʅƒ ǅƙ Ɨǒƣƨƽ!ƒ ǀǌǋ Ɨơʈ ǇǆdžƨǁơƙǁǁǕ!

.ǋƑǴƙǀ!ƒ ƨƧƕǅ Ơƣǎǒ (12-5) ǅƿƧ ýǍƥŋ!ƒǍ

(12-5) !ƽƥ üǋǀǁǁǃ

ǍǅƵƨǅǁǃ ƥǐǯǂǅǁ ƒyǴǂ ǀƒǴǋǋǋǌǁǋǋǌ !ƒƣǁǁǃ ǀƒǅǌǋƽǅǁ ƕǒǌǋƟǴǅǁǃ ƥǋǋǴǁǃ 5ǐǴƯǂ ƕǋƥǋǁ ǅǐǌǋƟǴǅǁǃ ƥǐǋƽǂǁ (one- Way ANOVA) ƥǴǂǁǃ ƛǒƑǂǋ

.Ǐ2ǐƣǋǁǃ

Ɨ!Ǚƥ!ƒ ƗǒƑǴƮơǙƒ	F Ɨdžǒƿ	Ʊʅǃƙdž KǴžƕŜdž!ƒ	KǴŋŜƥ ƗǒŜơ!ƒ	YǍdžŋdž KǴžƕŜdž!ƒ		ƥǴžƕǙƒ	Ŝǒǯƙdž!ƒ
0.227	1.46	0.064	5	0.256	KǴŽǍŋdž!ƒ ǇǆƕƱ	KǴdžǍǀdž ƗǙʅǴơdž Ɨǒ!ǍƑʅdž!ƒ	Ǐdžʅdž!ƒ ǑƽǒǗǍ!ƒ
		0.044	60	2.684	KǴŽǍdžŋdž!ƒ ýƤƒƥ		
			65	2.941	YǍdžŋdž!ƒ		
0.448	0.94	0..365	5	1.459	KǴŽǍŋdž!ƒ ǇǆƕƱ	KǴƕǍƶƮ!ƒ	
		0.389	60	23.703	KǴŽǍdžŋdž!ƒ ýƤƒƥ		
			65	25.162	YǍdžŋdž!ƒ		

þǈƵ ƭŏƑƓƮơǫ ƭ!Ǘþ ƘƒƦ ƨĂƨ5 þĂηĂ ĎþƵ (12-5) ĎpƨýĂþη!ƒ Ŏ5 ǉþƨƒĂ!ƒ ǊƑƓƙǈ!ƒ ǇƋǆ ǇŏƕƙŏǇ

ƭƕƪƓơǆ ĎƓƱǈƕ ƭpǘƶ!ƒ ƘƒƦ þƓƶƕǖ! ǁĂǈƕ!ƒ ƨŏƕƱƙ ƭηƨþ! ǇŏƛĂơƕǆ!ƒ ƨŏþǀƙ ƘƓŏĂƙƪǆ Ŏ5 (%5) ăĂƙƪǆ

ǇŏƛĂơƕǆ!ƒ ǇƊ ŎǈƶŏƓǆǆ ǕŎƽŏƱĂ!ƒ Ǐǆƪǆ!ƒ ƨŏƺƙǆ Ǐ!ǫ ăƨƶƙ ǋƶǆƙηǆ ĂƊ ǉþƨƽǈǆ ƘǈƓƚƊ ƇƒĂƪ ƭŏ!ĂƑƪǆ!ƒ

ƓǌƕǇĂǈǆƶŏ Ŏƙ!ƒ ǁĂǈƕ!ƒ ƨŏƕƱƙ ƭηƨþ! ǁƒƨþǗƒ ăĂƙƪǆ Ʃƽǈ ĎǌŏþŎƽŏƱĂ!ƒ ĎǊƓƪǆ ǇƵ ƨƱǈ!ƒ ƯƺƕĂ

.ƭŏ!ĂƑƪǆ!ƒ ƭƕƪƓơǆ ĎƓƱǈƕ ƭpǘƶ!ƒ ƘƒƦ þƓƶƕǖ!

- تحليل ومناقشة السؤال المفتوح : "ÝƑǉþǀƤ ĂǖþǐÛǌþƆǃ ǉƑƓǊýƮ pƑǆǉ ülj"

ýƒƋƪ!ƒ ƓǌǈǆƱƙ Ŏƙ!ƒ ƘƓƕĂƶƮ!ƒ ýĂơ ĎǌƙƓơƨƙǀǆ ĎŏþǀƙŎ5 ƒĂǆǊƓƪ ǇŏƦ!ƒ ƭǈŏƶ!ƒ þƒƨ5Ɗ þþƵ Ʃǆƕ

ƭùǈŏƶ!ƒ þƒƨù5Ɗ þþƵ ýƮĂ Ɠǆŏ5 ÜǇŏƕŏηƙƪǆ!ƒ Ǉǆ (%19.70) ƭŏĂƑǆ ƭƕƪǈƕĂ ǂþƨ5 (13) ǉǘƵƊ ƟĂƽǆ!ƒ

(13-5) ĎùpƨýĂþη!ƒĂ Ü (%80.30) Ƙƺǆƕ ƭŏĂƑǆ ƭƕƪǈƕĂ ǂþƨ5 (53) Ǐ!ǫ ĎǌƙƓơƒƨƙpƒ ƒĂǆηƪŏ Ď! ǇŏƦ!ƒ

:ǁ!Ʀ ƠƱĂŏ

(**13-5**) üǊǫǁǁ
ƑǁƦƑƭ ƕƓƭþƊ ƕǐǊǭƊǁ ƒƨǆǁǊ ƑǊƭþƐþǀƭǊ ƕǆǐǁ ǫƐþƺƇ ƑǈƐþǐ Ǐƭǁ ǉƑƓǊýƮǁ

ƕǐǊǭƊǁ ƒƨǆǁ	þƐþǀƭǁ	ǉƑƓǊýƮǁ	!ƽþǁ
%22.22	8	.ƘƓƮƓƮƙǗƒ Ŏ5 ýǆƶǆ! ƧƱĂǆ!ƒ ǉƓƽƚ ýƨƨƙ Ŏƙ!ƒ ƭŏƕƨþƙ!ƒ ǊǆƒƨƕƑ ƭǈp	1
%13.89	5	.ĎǌǆǆƵ ƇƒþƊ Ɣƪơ ǇŏƽƱĂǆ!ƒ ĎŏþǀŏýƓƶ5Ă þŏη ĎƓƱǈ ƨ5Ăƙ ĎþƵ	2
%11.11	4	YƨƽƓƕ ýƓƮƙǗƒ ǇƓŏơǗƒ Ɣ!Ɠƺ Ŏ5 ƔǆƱƙŏ ƓǆǈǫĂ YĂƨƽ! ƭǆþǀǆ ƭŏ!Ɠǆ ƭǆƱǈƊ ƨ5Ăƙ ĎþƵ .ŎƪŏƑƨ!ƒ	3
%11.11	4	.ƓǌƕǇŏƽƱĂǆ!ƒ ĎǘƵǫ ĎƙŏǕ ƭŏƕƓpƨ!ƒ ƘƓǌη!ƒ Ǉǆ ƨŏŏƺƙ!ƒ ƭǆƑƑþ!ƒ ǇŏǈƒĂǁ!ƒĂ ƘƓƶŏƨƮƙ!ƒ	4
%11.11	4	.ǉþŏη ƭŏƕƪƓơǆ ƭǆƱǈƊ ƨƕƱƙ! ǉƨƒþǗƒ Ǉǆ ŎŏƽƨƓƚ!ƒ ýŏηƮƙ!ƒĂ ĎƵþ!ƒ þĂηĂ ĎþƵ	5
%11.11	4	.ƽ5ƒĂơ!ƒ ýŏƽĂƙ! ýþƓƵ ĎƓƱǈ ƨ5Ăƙ ĎþƵ	6
%8.33	3	ƘƓǆþƤ!Ɠƕ ƨƶǆƙŏ Ɠǆŏ5 ƭƮƓƤ!ƒĂ ƭŏǆĂƚơ!ƒ ƘƓǌη!ƒĂ ǁǈƕ!ƒ ĎƓƪpƊ ǇŏƕýǆƓƚƙ!ƒ ƭƕĂƶƮ .ǇŏǌǈǌƙƓŏ ƭ!þƓƙǆ!ƒ	7

%8.33	3	.ýöþzǩǃ! ŧǃhǤp Ƨöƺ ŧlhƱdž!ƒ ƘǤǉƨƒĂdž!ƒ	8
%2.78	1	ƘpĂ!ƒ ǇJdž þöƨdž! ɯǤǩơöĂ ƘƒĂǉʅ 7 ƨĂǤɳǩö Ŭ ǉƧdžƵ ǇJ ƚöơ ǤǤƬǉÚƒ ƚöþơ ǁǉh!ƒ .ƘƒƧĂƱǩ!ƒ ŧhǂƒĂdž!	9
%100	36	ƱǋǅǇɯǅǁɛ	

ýƼƧǩ Ŏǩ!ƒ ŧöhöƧþǩ!ƒ ǋdžƒƧh!ƒ ŧǃp" ĬǃƵ ƒ ǉǩ Ŏǩ!ƒ ǀƧǤhƶ!ƒ ǇJ (13-5) ýĂþɳ!ƒ ýŭƤ ǇJdž ǇJöhǩö

ŧöĂƑdž ŧhʅǉhĂ (8) ƺǃh ƧƒƧǂǩh Ĭ!ĂǕƒ ŧhǩƧdž!ƒ Ŏƻ ƘǤǤɳ "ƘǤƬǤƬǩƤŬƒ Ŏƻ ýdžƶǃ! ƻƲĂdž!ƒ ǀǤǤƽǂ

ǤƒþǇ ɣʅơ ǇJöƽƲĂdž!ƒ ǇžöǀŏýǤƶƻĂ þöɳ ǇǤƲǉ ƧƻĂǩ ǇþƵ" ǀƧǤhƵ ŧöǉǤǅ!ƒ ŧhǩƧdž!ƒ Ŏƻ ǤǋŭǩǗ(%22.22)

ǤǤƬǉÚƒ ƚöþơ ǁǉh!ƒ" ŧǉdžɯǩdž!ƒ ǀƧǀƽ!ƒ ƘǤǤɳ ǤdžǉöhǗ(%13.89) ŧöĂƑdž ŧhʅǉhĂ (5) ƺǃh ƧƒƧǂǩh "ǇžǋǇdžƵ

ǀƧöƤǕƒ ŧhǩƧdž!ƒ Ŏƻ "ƘƒƧĂƱǩ!ƒ ŧhǂƒĂdž! ƘpĂ!ƒ ǇJdž þöƨdž! ɯǤǩơöĂ ƘƒĂǉʅ 7 ƨĂǤɳǩö Ŭ ǉƧdžƵ ǇJ ƚöơ

.(%2.78) ŧöĂƑdž ŧhʅǉhĂ (1) ƺǃh ƧƒƧǂǩh

1-6

2-6

3-6

4-6

[illegible]

[illegible]

[illegible] **(1-6)**

[illegible]

[illegible]

[illegible] (2-6)

[illegible]

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(1) [illegible]

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2 - :[illegible]

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3 - :[illegible]

☐ [illegible] 1-3 [illegible] ☐ [illegible] 4-6 [illegible]

☐ [illegible] 7-9 [illegible] ☐ [illegible] 10 [illegible]

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ǆǍƜ ƕǂƗǂ	ƕǂƗǂ	ƕƱƨǇǅ	ƴƀǎƓǀ	ǆǍƜ ƴƀǎƓǀ		
ƕǎǅƗƴǁǃ ƾ ƨǖǁ ƑǊǄǇ ǍƴǅǁǃǏǅǎǔƗǁǃ ǖǀǎǈǁǃ :ǖǇǛǃ !ǇǊǅǁǃ						
					ƕƓƨƒƟǅ !ƑƞǘǆǉƓƱ ǀƑǅǈǂǅ ǍƓƗǔ ƕƟƯǃǈ ƕǎƀǃǍǔ ƕƨƑǎƨ ƿǔƓǁǃ ǈǍǁ ƀǄǃǈƗǎ .ƕǎǁǈǿƨǅǁǃ	**1**
					ƕƓƨƒƟǅ !ƑƞǘǆǉƓƱ ƕǎƗǅƳ ǏǄ ƿǔƓƗǁ ƀǄǃǈƗǅǁǃ ǏǅǎǔƗǁǃ ǖǀǎǈǁǃ ǍƳƑƨǎ .ƕǎǁǈǿƨǅǁǃ	**2**
					.ƿǔƓǁǃ ǏǄ ƕǎǁǈǿƨǅǁǃ ǂǀǃƀǅǁ ƽǎǂǍǇ ƞƯǃǈ ǍǎǍƟƗ ǏǅǎǔƗǁǃ ǖǀǎǈǁǃ ǅǅƯƗǎ	**3**
					.ǇǎƗƳ ƿǃƀƮǕǃ ǖǈƨǎ ǅǎƟƓ ǍǍƟǅ ǅƑǀǅ ǏǄ ǇƗǅƳ ƕǎǁǈǿƨǅ ǂǀƀǅ ǖǀ ǎǍǅǎ	**4**
					.ƿǔƓǁǃ ǏǄ ƕǎǁǈǿƨǅ ǂǀƀǅ ǖǁǁ ƫ ƗǍǅ ƀǎǍǅ ǍƜǇǎ	**5**
					ǀƑƱƗƨǁǇ !ǇǎǁǈƗǀǇǅǁǃ ǀƑǎǁǈǿƨǅǁƑƓ ǂǀƃƀǅǁǃ ǍƀǎǍǅ ǈǍǁ ƕǄƀƴǅ ǍƜǇƗ .!Ǉǁ ƕƟǇǔǅǅǁǃ	**6**
					ƕƓƗƀƗǅǁǃ ƕǎǁǈǿƨǅǁǇ ǂǀƀǅ ǖǀ ƀǎǍǅǁ ƕƟǇǔǅǅǁǃ ƕƱƗƨǁǃ ǅǎƓ !ƑƜƨǔǃ ǍƜǇǎ .ǇǎƗƳ	**7**
					.ƕƺƗǍǅǁǃ ƕǎǁǈǿƨǅǁǃ ǂǀƃƀǅ ǏǄ ǖǅǎƴǁǃ ǀƃƀƜǕ ǖƨƗƨƗǅ ƿƯǈ ƿǁƑǔǇ	**8**
					ƽǎƨǔƗǁǇ ǖƑƯƗǗǃ ǅǅ ǆǍǎǂǅ ƿǔƓǁǃ ǏǄ ǇƓ ǖǈǅǎǅǁǃ ǏǅǎǔƗǁǃ ǖǀǎǈǁǃ ƀǄǈǎ .ǅǎƺǞǈǅǁǃ ǅǎƓ ǅǈƑǎǁǃ ǈǇƀ ǂǂǎǈǇ ƕƺƗǍǅǁǃ ǀƀƃǍǕǃ ǅǎƓ	**9**
					ƕǎǁǈǿƨǅǁǃ ǂǀƃƀǅ ǅǎƓ !ƑǈǅǁǈǇ ǀƑǎƟǗƯǁǃ ǖǍƃǍƗ ƱǔǅǎǄ ƿǔƓƗǁ ǏǅǎǔƗǁǃ ǖǀǎǈǁǃ .ƿǔƓǁǃ ǏǄ	**10**

[illegible]					[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]		
					[illegible]	11
					[illegible]	12
					[illegible]	13
[illegible]						
					[illegible]	1
					[illegible]	2
					[illegible]	3
					[illegible]	4
					[illegible]	5
					[illegible]	6
[illegible]						
					[illegible]	1
					[illegible]	2
					[illegible]	3

[illegible]	[illegible]	[illegible]				
		[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
4	[illegible]					
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2	[illegible]					
3	[illegible]					
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6	[illegible]					

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[illegible]	[illegible]	[illegible]				
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hǔǇƑĢŧƨŰɛ Ĭǅǀ Ɵǅ ƀƑǅƨǅƓ hǔǅəƑꝺ

hyǅǇШɛ !ƨɛ	!ƨŧɛ	hǔƓŧþɛ	!ǀƟǅɛ !ƨɛ
pǋǅþĭɛ hyǅǇШ	hǔƓƨƑƟǅɛ !ƨꝺ Ƨĭəþ	ƤƑŧƨċ	ǄɛƍĭǋƄƨ ƍĭɣƨ üĭʅĭǅ ƍ .ċ
pǋǅþĭɛ hyǅǇШ	hǔƓƨƑƟǅɛ !ƨꝺ	ƤƑŧƨċ	üǋƷȐɛ ĬШɛþ Ĭǀþŧ ƍ .ċ
pǋǅþĭɛ hyǅǇШ	hǔƓƨƑƟǅɛ !ƨꝺ	ƤƑŧƨċ	Σĭꝺƒꝺ ǄƨƟ ƍǋǅƟǅ ƍ .ċ
hǔĭǅʅƑǊɛ hyǅǇШɛ	hǔƓƨƑƟǅɛ !ƨꝺ	ƤƑŧƨċ	!ƑĭƬ Ƒĭþǀȓ ƍĭǋ ƍ .ċ
ǀĭƓɛ üɔ hyǅǇШ	üƑǅƳŬɛǋ üƑǅɛ ƴþɛƍǻ hǔĭǂǀ ƍĭǅƳ	pþƑʅǅ ƤƑŧƨċ	ăþĭɛþʅɛ üƍƑƳ üƑǅШ .ƍ
pǋǅþĭɛ hyǅǇШ	hǔĭʒþƬǅɛǋ hǔĭƑǅɛ !ƨꝺ	pþƑʅǅ ƤƑŧƨċ	ǀƑŧĭþȓ ƍǅƟǅ ƍƑĭȓ .ƍ
pǋǅþĭɛ hyǅǇШ	hǔĭʒþƬǅɛǋ hǔĭƑǅɛ !ƨꝺ Ƨĭəþ	pþƑʅǅ ƤƑŧƨċ	hǔƓĭɛþƷ ǄǅƟþɛƍƓƳ ƍǅƟǅ .ƍ
hǔĭǅƨ ƴþĭǅŬɛ hyǅǇШ ƑĭШǋǋǅǀŧ	hǔƓƨƑƟǅɛ !ƨꝺ Ƨĭəþ	pþƑʅǅ ƤƑŧƨċ	ăþǋƍ Ȑĭƒʒ þĭƓƳ .ƍ
Ƨ ǋƓƑꝺ ǅƑƯǂƨɛ hyǅǇШ	hǔƓƨƑƟǅɛ !ƨꝺ Ƨĭəþ	ƍƳƑƨǅ ƤƑŧƨċ	ăþƓƑШɛ ƹĭƨ ǅƓ ǄɛƍǅƟ .ƍ

(3) [illegible]

[illegible]

[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
32	1981	136	[illegible]	**1**
38	1975	91	[illegible]	**2**
40	1973	65	[illegible]	**3**
23	1990	61	[illegible]	**4**
40	1973	52	[illegible]	**5**
16	1997	14	[illegible]	**6**
6	2007	26	[illegible]	**7**

(4) !ƽþ ƼƟǂDŽ

*DžƑDŽƳ hǜǓǂƨ Ĭƺ hĭþƒƜǂǁ ƿǊǆǁ ƖƐþƪDŽ ƫ Ɋǂ DŽ

2012	2011	2010	2009	2008	hĭþƒƜǂǁ ƿǊǆǁ ƖƐþƪDŽ
**16	17	17	17	17	ǁ ĂǈǊ!ƒ þþƵ
479	461	444	429	359	ǁ ĂǈǊ!ƒ YĂƧ5 þþƵ
1024	971	914	-	-	Ŏ!Ŭƒ ƻƒƧƬ!ƒ ƘŬƒ
20856	18408	15648	14199	13778	(Y.Ƨ ǇĂŏǆ!ǅ) ǁ ĂǈǊ!ƒ ýĂƬ
14172	12573	10517	9176	8674	(Y.Ƨ ǇĂŏǆ!ǅ) yƑƒþĂ!ƒ Ŏ!ǅƞ
14320	12515	10724	9834	9257	(Y.Ƨ ǇĂŏǆ!ǅ) ǇǅƘƑŰƒ Ŏ!ǅƞ
305	264	248	191	234	(Y.Ƨ ǇĂŏǆ!ǅ) ǁ ĂǈǊ!ƒ ƟǅƧ
16,0	15,9	15,9	15,6	14,7	ýǅ!ƒ ƩƧ ǂŏƼǂ ýþƶǆ

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- .H.S.B.C ǁ ǈǊ yǆ Ŏ!Ăþ!ƒ ǇǅƵ ǁ ǈǊ ƜǅþǈƑ þƶǊ

Abstract

Al -Maharbi , Hilal bin Mohammed , The Extent of Implementing Responsibility Accounting System in Omani Commercial Banks , Master Thesis , Yarmouk University ,2013. (Supervisor: prof. Ahmed Mohammed Al Omari).

This study aimed to investegate the extent of implementing responsibility accounting system in Omani commercial banks , as well as knowledge of the impact of some demographic and functional variables (Educational Qualification , scientific specialization , Job Title , experience years) on the employees' estimation to the application level of the banks in which they work for dimension of responsibility accounting system in each of: organizational structure , accounting information system , normative system of costs and planning budgets , the periodic performance reports system ,and the incentives system. In order to achieve objectives of the study, a questionnaire has been developed for achieving the study objectives, and distributed to a random sample of (155) employees in (7) commercial banks in Oman. The number of questionnaires valid for analysis was (66) with a percentage of (42.58%) of the total distributed questionnaires. The study concluded that the elements of implementing responsibility accounting system in Omani commercial banks are highly available. However, the presence of some difficulties during the process of implementing responsibility accounting system which prevent the completion of the implementing process , as the study revealed that there is no statistical significant differences in the extent of implementing responsibility accounting

system in Omani commercial banks due to demographic factors. Based on the findings, the study recommends: conducting specialized training courses for omani banks employees in order to prepare them for dealing with modern accounting systems , and the adoption of a fair and just incentive system that among all employees.

Key words: **responsibility accounting system , commercial banks, Oman.**